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BELLFLOWER GENERAL PLAN HOUSING ELEMENT



CITY OF
BELLFLOWER
Planning Department

LOCKMAN & ASSOCIATES

CONSULTING ENGINEERS AND PLANNERS

HOUSING ELEMENT

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1.0 INTRODUCTION

The Land Use Element is concerned with housing in a spatial context while the Housing Element identifies housing programs aimed at meeting the identified housing needs of the City's resident population. This Housing Element builds upon the land use goals and policies, which are primarily concerned with where new housing is to be located and at what density it will be constructed. Other concerns of the Housing Element include the identification of strategies and programs that focus on 1) housing affordability, 2) rehabilitation of substandard housing, 3) meeting the existing demand for new housing, 4) the conservation of the current housing stock, and 5) providing equal opportunity to residents.

In recent years, attention has focused on the high cost of housing. Younger families just entering the housing market are finding it more difficult to qualify for housing loans. Many of these families are paying in excess of 30 percent of their monthly income for housing. The high cost of housing also places a greater strain on those households with limited resources, especially single parent households or senior citizens on fixed incomes.

New residential development in Bellflower places an additional burden on public services and infrastructure. New water systems, improved roads, sewer extensions, and other facilities and services will require expansion if current levels of service are to be maintained.

1.1 Scope of the Housing Element

The Housing Element consists of housing goals and policies for the City. Specific housing programs that will implement these goals and policies are identified in the section entitled Housing Plan which follow the Goals and Policies. Finally, the community profile and housing characteristics provide the necessary background data required for formulating these goals and policies as well as supporting technical data required by the State Housing and Community Development Department.

The State Legislature recognizes the important role of local general plans, and housing elements in particular, in implementing Statewide housing goals which call for the provision of decent and sound housing for all persons. In addition, the importance of continuing efforts toward providing housing that is affordable to all income groups is stressed. The major concerns of the Legislature with regard to the preparation of housing elements are included in the State Code which states:

- Local governments should recognize their responsibility in contributing to the attainment of the State's housing goals;
- Cities and counties should prepare and implement housing elements coordinated with State and Federal efforts in achieving the State's housing goal;
- Each local jurisdiction should participate in determining the necessary efforts required to attain the State's housing goals; and
- Each local government should cooperate with other local governments in addressing regional housing needs.

1.2 Citizen Participation

Preparation of the Bellflower General Plan Update, including the Housing Element, involved an extensive amount of public participation. This participation included meetings with the General Plan Update Advisory Committee comprised of representatives from different segments of the community and comments on the General Plan at hearings held before the Planning Commission and the City Council.

2.0 LEGAL REQUIREMENTS

2.1 Authorization

In 1967, the California Legislature made it mandatory for each county and general law city in the State to include a housing element as part of its adopted general plan. In compliance with this statutory mandate, the City adopted a Housing Action Plan in 1976, and in 1979, the City prepared a Draft Housing Element. This element was revised in March 1988.

In requiring the preparation of a housing element, Section 65583 of the Government Code indicates that the element shall consist of "an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing. The housing element shall identify adequate sites for housing, including rental housing, factory-built housing, and mobile homes, and shall make adequate provision for the existing and projected needs of all economic segments of the community. The element shall contain all of the following:

- A. An assessment of housing needs and an inventory of resources and constraints relevant to the meeting of these needs. The assessment and inventory shall include the following:
 - 1. Analysis of population and employment trends and documentation of projections and a quantification of the locality's existing and projected housing needs for all income levels. These existing and projected needs shall include the locality's share of the regional housing need in accordance with Section 65584.
 - 2. Analysis and documentation of household characteristics, including level of payment compared to ability to pay, housing characteristics, including overcrowding, and housing stock condition.
 - 3. An inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites.
 - 4. Analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures.
 - 5. Analysis of potential and actual non-governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land, and the cost of construction.
 - 6. Analysis of any special housing needs, such as those of the handicapped, elderly, large families, farmworkers, families with female heads of households, and families and persons in need of emergency shelter.

7. Analysis of opportunities for energy conservation with respect to residential development.
- B. A statement of the community's goals, quantified objectives, and policies relative to the maintenance, improvement, and development of housing. It is recognized that the total housing needs identified pursuant to subdivision (a) may exceed available resources and the community's ability to satisfy this need within the content of the general plan requirements outlines in Article 5 (commencing with Section 65300). Under these circumstances, the quantified objectives need not be identical to the identified existing housing needs, but should establish the maximum number of housing units that can be constructed, rehabilitated and conserved over a five-year time frame.
- C. A program which sets forth a five-year schedule of actions, the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the housing element through the administration of land use and development controls, provision of regulatory concessions and incentives, and the utilization of appropriate federal and state financing and subsidy programs when available. In order to make adequate provision of the housing needs of all economic segments of the community, the program shall do all of the following:
 1. Identify adequate sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate and encourage the development of a variety of types of housing for all income levels, including rental housing, factory-built housing, mobile homes, emergency shelters and transitional housing in order to meet the community's housing goals as identified in subdivision (B).
 2. Assist in the development of adequate housing to meet the needs of low- and moderate-income households.
 3. Address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing.
 4. Conserve and improve the condition of the existing affordable housing stock.
 5. Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, or color.
- D. The program shall include an identification of the agencies and officials responsible for the implementation of the various actions and the means by which consistency will be achieved with other general plan elements and community goals. The local government shall make a diligent effort to achieve public participation of all economic segments of the community in the development of the housing element, and the program shall describe this effort.
- E. Housing element law requires the analysis of the special housing needs of persons and families in need of emergency shelter (Section 65583(a)(6)) and the identification of adequate sites to facilitate the development of emergency shelters and transitional housing (Section 65583(c)(1)).

2.2 Content

As is characteristic of all general plan elements, the housing element is comprehensive in that it considers all geographic parts of the City, a full range of housing types and lifestyles, and the needs of all economic segments of the community. The element is long-range since it addresses both immediate concerns and projected housing needs over an extended period of time (i.e., five to twenty years into the future). The element is also general in that it discusses policies and programs rather than specific sites and projects.

The housing element is intended to serve as a guide for local decision-making bodies when dealing with housing related issues. The policies contained in this element will be applied by local decision-makers when evaluating specific projects. This document is intended to be a dynamic, action-oriented planning tool. As such, it will be periodically reviewed and updated as necessary in order to respond to changing conditions within the community.

The housing element is divided into six major sections. The first section of the element is a community profile which discusses both population and housing characteristics. Having documented existing conditions in the community, housing needs are assessed and identified in the second section of the element. The need for expanding the overall supply of housing while maintaining the quality of existing housing is discussed. The housing assistance needs of low and moderate income households are identified in this section and the relevancy of the regional Fair Share Allocation Plan is addressed. This section is followed by a discussion of the physical, market and governmental constraints to eliminating or reducing identified housing needs.

The fourth section of the element embodies the City's program for addressing local housing needs. [Goals, policies and priorities which give direction to the local housing program and express the desires and aspirations of the community are contained in this section.] These general statements, in turn, have been translated into specific actions that have been or will be taken to address local housing needs. These actions have been programmed in order to facilitate implementation and progress evaluation. The fifth section discusses the need to periodically review and update the element and the procedures for doing so, while the final section addresses opportunities for conserving energy through housing design and construction.

2.3 Relationship to Other Elements and Plans

The California Government Code requires internal consistency among the various elements of a general plan. Section 65300.5 of the Government Code states that the general plan and the parts and elements thereof shall comprise an integrated and internally consistent and compatible statement of policies. This updated and revised Housing Element is consistent with the other adopted elements of the Bellflower General Plan.

The land use allocations contained in the Land Use Element are supportive of the policies and actions set forth herein and will provide adequate sites to accommodate projected new housing construction. Additionally, the Circulation Element proposes a transportation system which will provide adequate access to work centers, schools, shopping areas, and other destinations for both existing and future residents, while other elements of the General Plan relate to environmental quality, the preservation and the conservation of natural resources, and public health and safety. The plans and programs contained in the various elements establish opportunities and constraints for future residential development.

As such, the various policies and programs recommended throughout the General Plan were taken in account during the preparation of this Housing Element.

Although the Housing Element presents basic policies and actions for resolving a variety of local housing issues, its implementation is greatly achieved through the City's Zoning Ordinance, Subdivision Ordinance, Building Codes and Code Enforcement Program. A comprehensive housing program is not complete unless and until there is full coordination among these documents as well as between the public and private sectors.

2.4 Use of Relevant and Current Data

To properly understand housing, a complete review and analysis of the community's population characteristics and housing stock must be performed. An attempt has been made to use the most current socio-economic and building data available in the development of this Housing Element. The primary sources of data are the U.S. Census, 1970 and 1980 reports and State Department of Finance updates. Where reasonably available, this data was updated with more current information.

The 1988 Housing Needs Analysis formulated by the Southern California Association of Governments (SCAG) was utilized at the recommendation of the State Department of Housing and Community Development (HCD). The 1988 model was updated with methodology recommended by HCD. Also, the 1988 Housing Needs Analysis is the only model prepared by SCAG which disaggregates housing needs amongst all economic segments of the community.

Finally, the data collected by various sources and utilized in the preparation of this document may reflect totals which are not identical. In most respects, the totals are not as significant as the trends illustrated in the data collected. However, where totals of population and housing counts were reported for the same period, they may have been adjusted to be consistent with the most valid source known.

2.5 Community Setting

The City of Bellflower encompasses approximately 6.1 square miles of land in the southwestern portion of Los Angeles County (See Figure 1). The City is bordered by the cities of Downey to the north, Paramount and Long Beach to the west, Lakewood to the south, and Cerritos and Norwalk to the east.

Incorporated in 1957, the City of Bellflower originally had a population of approximately 42,000. According to the 1960 Census, the population increased 9.3 percent to 45,912. By 1970, the population increased 12% to 51,454 and then increased 3.9% to 53,441 by 1980. More recent data obtained from the State Department of Finance, in 1990, indicates that the City's current population is 61,314. This figure represents a 14.7 percent increase from 1980 to 1990. Factors which fostered the growth in the above mentioned time periods include the City's close proximity to the major employment centers of downtown Los Angeles and Long Beach, direct freeway access and the attractiveness of the City's residential neighborhoods. Since incorporation, the City of Bellflower has experienced continued growth and has developed an efficient city government. Today, Bellflower is a fully developed, stable, mature, suburban City.



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Regional Location

City of Bellflower
Housing Element

3.0 COMMUNITY PROFILE

3.1 Population Characteristics

To effectively determine the present and future housing needs for the City of Bellflower, population variables such as demographic and socio-economic characteristics and trends must first be analyzed. The following description of the community makeup of the City of Bellflower is a capsulization of available data from the U. S. Census Reports, projections from the Southern California Association of Governments (SCAG), and various other informational sources.

3.1.1 Population Trends

The City of Bellflower was incorporated as a general law City on September 3, 1957. As was the case in many suburban Los Angeles communities, Bellflower shared in the population boom of post-World War II. Since its incorporation in 1957, the City of Bellflower has grown 27 percent from approximately 42,000 in 1957 to 53,441 as reported in the 1980 Federal Census. The latter figure represents a 3.9 percent increase in population from 51,454 persons reported in the 1970 Federal Census. In addition, more recent data obtained from the State Department of Finance indicated that the City's current population is 61,314. This figure represents an 14.7 percent increase from 1980 to 1990. Factors which fostered the growth in the above mentioned time periods include the City's close proximity to the major employment centers of downtown Los Angeles and Long Beach, direct freeway access, and the attractiveness of the City's residential neighborhoods.

The current increase in local population growth can be primarily attributed to new activity in the form of infill development, i.e., recycling of older single family dwellings and other private redevelopment of underutilized lots; and the upswing in the household size from 2.44 persons in 1980 to 2.57 persons in 1990. The City's population has increased 7,853 persons or 14.7 percent from 1980 to 1990, compared to 1,987 persons or 3.9 percent from 1970 to 1980. At least half of this growth can be directly attributed to recent infill activity.

While the figures presented above address total population, the demand for housing is best measured by the number of households within a community. A household as defined by the Bureau of the Census is the most basic grouping of persons that results in the demand for a housing unit. Households include families, single individuals and unrelated individuals living together. According to the California State Department of Finance, there were 24,211 households located within the City of Bellflower as of January 1, 1990.

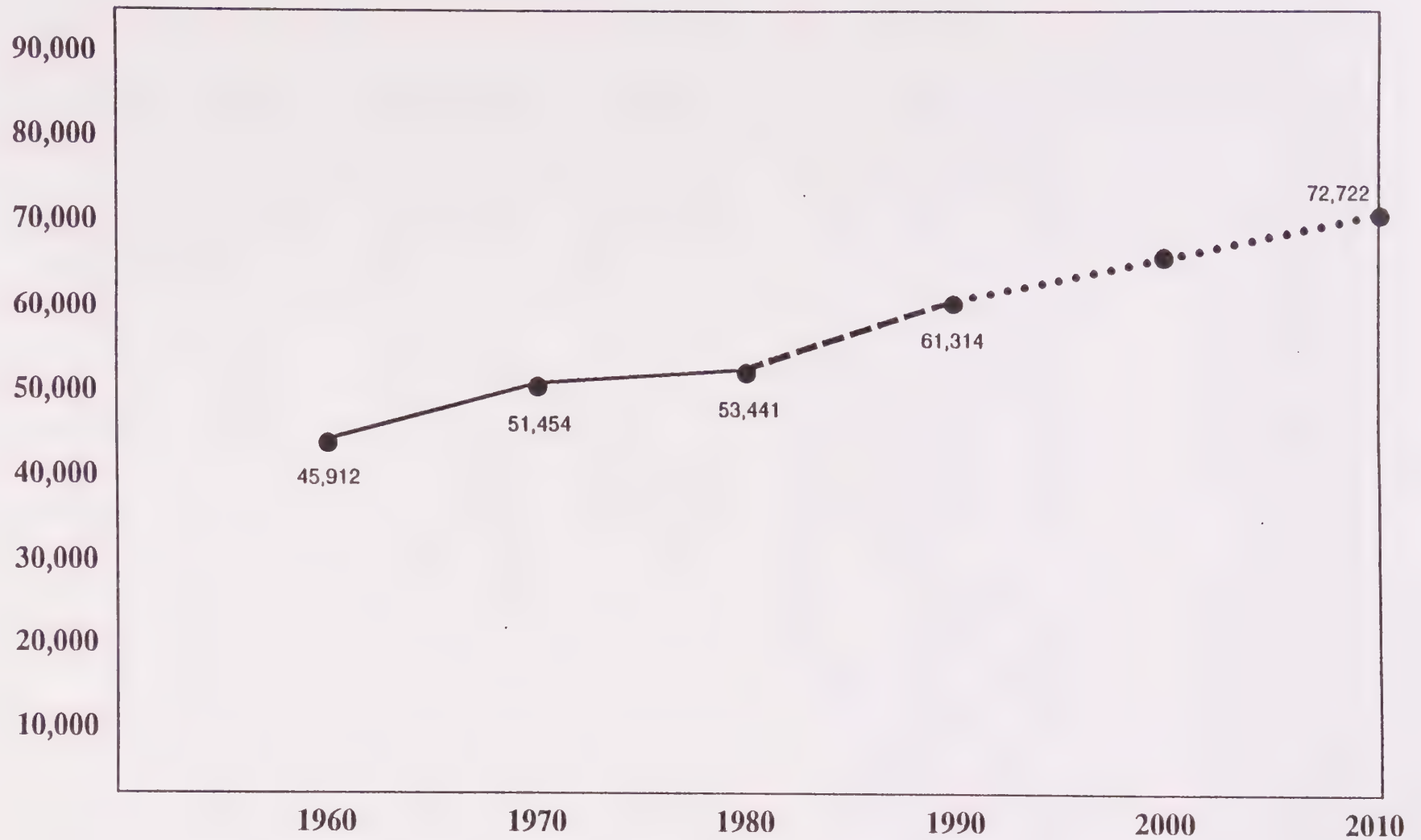
3.1.2 Population Projections

The Southern California Association of Governments (SCAG) has published several growth policy forecasts for communities within Southern California. The 1989 SCAG model forecasts a population of _____ for the city of Bellflower in the year 2000 and _____ by the year 2010.

In addition to total population counts and projections, there are several demographic characteristics which further define housing needs. Among these characteristics are age, household size and ethnic composition.

3.1.3 Age Characteristics

The changes in the distribution of population by age groups is an important factor in determining the general population makeup and possible future housing needs. A breakdown of the City's population by gender and age for both 1970 and 1980 is presented in Table 1.



Source:

- U.S. Census
- - - State Department of Finance
- Southern California Association of Governments

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Figure 2

Population Forecast - Year 2010

City of Bellflower
Housing Element

TABLE 1. POPULATION CHARACTERISTICS
CITY OF BELLFLOWER
1970 and 1980

	Male		Female	
	<u>1970</u>	<u>1980</u>	<u>1970</u>	<u>1980</u>
Over 75	603	719	1,131	1,572
65-74	1,093	1,536	1,564	2,018
60-64	917	1,210	1,034	1,444
55-59	1,268	1,465	1,249	1,591
45-54	3,154	2,724	3,420	2,840
35-44	2,621	2,730	2,725	2,627
25-34	3,932	4,846	3,131	4,542
20-24	2,966	3,310	3,421	3,444
15-19	2,192	2,025	2,443	2,216
10-14	2,034	1,597	1,954	1,610
5-9	1,976	1,634	1,960	1,600
Under 5	2,304	2,171	2,362	1,970
Totals	25,060	25,967	26,394	27,474

1980			1970		
<u>Age Group</u>	<u>Number</u>	<u>Percent</u>	<u>Age Group</u>	<u>Number</u>	<u>Percent</u>
65 & over	5,845	11.0	65 & over	4,391	8.5
19 - 64	33,849	63.3	19 - 64	35,277	68.6
19 & under	13,747	25.7	19 & Under	11,786	22.9

Median Age - 29.7

Median Age - 27.5

Sources: U.S. Census, 1970 and 1980.

As seen in this table the median age of the community has increased from 27.5 years old to 29.7 years old. The age groups 65 and over and 19 and under have increased 33% and 16.6 percent, respectively. More-over, the age group between ages, 19 and 64 have decreased from 68.6 percent to 63.3 percent of the total population. Explanations for the overall maturing of the population include economic pressures to keep family sizes smaller, changes in social values towards larger families and the relative lack of mobility in housing choices for existing residents who generally cannot afford housing elsewhere and have consequently remained in Bellflower after their children have left home.

The general maturity of the City's population is also evidenced in the increased number of elderly persons 65 years of age or older. In 1970, persons 65 years of age and older accounted for 8.5 percent of the overall population. In 1980, the same age group increased to 11 percent of the population.

3.1.4 Household Size

The City's population of 61,314 persons reside in 24,211 dwelling units, an average of 2.5 persons per household. Household size, expressed as the average number of persons per dwelling unit has decreased from 2.67* persons per household in 1970 to 2.44** persons per household in 1980. The declining household size, which is a nationwide trend, is attributed to the growing number of single-person households, childless couples, children who are maturing and leaving home and a lower overall birth rate than that of the past. More recently, the City has experienced an upswing in the household size from 2.44 persons per household in 1980 to 2.57*** persons per household in 1990.

3.1.5 Ethnicity

The City of Bellflower is a predominantly white community as indicated by the ethnic breakdown of population as contained in the 1980 Federal Census. Caucasians constituted nearly 77.9 percent of the total population. Persons of Spanish/Hispanic origin represent the largest minority group within Bellflower's population, comprising 14.8 percent of the overall population. The next largest minority population is persons of Asiatic heritage, who represent 4.4 percent of the population. Black and other minority groups represent 1.6 percent and 1.2 percent, respectively, of the overall population.

3.1.6 Income Characteristics

During the 10-year period between 1970 and 1980, the average family income in Bellflower has increased from \$10,977 to \$21,334 per year, a 94 percent increase. Although numerical increases appear substantial, the relative increase in the cost of living (especially housing and taxes) over this period of time significantly diminishes the spendable income derived from much of the increase. Table 2 reports the number of families in selected income groups for 1980.

Source:

* 1970 U. S. Census

** 1980 U. S. Census

*** State Department of Finance, 1990.

TABLE 2. AVERAGE ANNUAL FAMILY INCOME - BELLFLOWER - 1980

	<u>Number of Families</u>	<u>Percent</u>
Less than \$5,000	977	6.8
\$5,000 to \$7,499	852	5.9
\$7,500 to \$9,999	995	6.9
\$10,000 to \$14,999	2,204	15.3
\$15,000 to \$19,999	2,238	15.5
\$20,000 to \$24,999	2,447	17.1
\$25,000 to \$34,999	2,794	19.4
\$35,000 to \$49,999	1,351	9.4
\$50,000 or over	<u>535</u>	<u>3.7</u>
Total	14,393	100.0

Source: 1980 U.S. Census

In comparison to selected surrounding cities, family incomes in Bellflower increased at the third highest rate. Table 3 illustrates that Bellflower families earn the fourth highest income of the selected surrounding cities, while showing the third highest rate of increase over the past decade.

TABLE 3. AVERAGE FAMILY INCOME FOR
BELLFLOWER AND SELECTED SURROUNDING CITIES
1970-1980

	<u>1970</u>	<u>1980</u>	<u>Percent Change</u>
Norwalk	\$11,285	\$22,200	96.7
Downey	13,916	27,041	94.3
Paramount	9,578	17,919	53.4
Lakewood	12,966	26,297	102.8
Bellflower	10,987	21,452	95.2

Source: 1970 and 1980 U.S. Census

3.1.7 Employment Characteristics

Employment related factors strongly influence the housing market in terms of regional and local housing distribution, housing costs and housing types. As illustrated in Table 4, the largest industry employing Bellflower residents is that in the manufacturing category, both non-durable and durable products, which accounts for approximately 29.5 percent of the working population. This is consistent with the Los Angeles regional industrial base located within the immediately surrounding area. Second to manufacturing is the retail trade industry which employs 17.1 percent of the population. Based on the commuting times reported in the 1980 census, it appears that most of the community's labor force is employed outside of the City of Bellflower.

TABLE 4. INDUSTRY OF EMPLOYED PERSONS
BELLFLOWER - 1980

<u>Industry</u>	<u>Number of People</u>	<u>Percent</u>
Agriculture	321	1.2
Construction	1,831	7.0
Manufacturing:		
Non-Durable	1,836	7.0
Durable	5,836	22.5
Transportation	1,120	4.3
Communication	704	2.7
Wholesale Trade	1,888	7.3
Retail Trade	4,443	17.1
Finance	1,056	4.1
Business/Repair	1,364	5.2
Personal	896	3.4
Professional:		
Health	1,928	7.5
Education	1,264	4.9
Other	787	3.0
Public Administration	<u>723</u>	<u>2.8</u>
Total	25,997	100.0

Source: U.S. Census, 1980

According to the California Employment Development Department, four of the top employing industries reported in Table 4 (construction, manufacturing, retail trade, and wholesale trade) are projected to experience minor to moderate growth between 1980 and 1990 as follows: 1) construction, 9.2 percent increase in employment; 2) manufacturing, 5.9 percent increase in employment; 3) retail, 17.9 percent increase in employment; and 4) wholesale trade, 17.3 percent increase in employment.

3.2 Housing Characteristics

3.2.1 Building Trends

Residential construction activities in the City of Bellflower have remained relatively moderate since its incorporation in 1957. Due to the limited jurisdictional boundaries, the residential development which has taken place has primarily been of the infill nature. Bellflower was developed as a community of primarily single family dwelling units and has basically remained as such. Although multiple family residential construction accelerated during the 1960's and 1970's and now comprises approximately 38 percent of the City's housing stock, single family structures remain the dominant form of residential development at 56 percent.

Bellflower's supply of multiple family units is second highest when compared to selected surrounding cities. As is illustrated by the State Department of Finance figures shown in Table 5, all of the cities in the area, with the exception of Bellflower and Paramount, have an extremely small number of mobile homes. With regard to multiple family units, Bellflower and Downey each contribute substantially to the regional supply while Paramount, as well as Lakewood, have a relatively lesser amount. Norwalk and Lakewood have the highest area wide concentrations of single family dwellings (78.0 and 85.8 percent, respectively).

TABLE 5. DWELLING UNIT TYPES IN BELLFLOWER AND
SELECTED CITIES 1986

	Single-Family Units (% of Total)	Multiple-Family Units (% of Total)	Mobile Homes (% of Total)	Total Dwellings Units
Bellflower	12,929 (56.0%)	8,803 (38.0%)	1,366 (6.0%)	23,098 (100.0%)
Norwalk	20,471 (78.0%)	5,370 (20.5%)	400 (1.5%)	26,241 (100.0%)
Paramount	7,273 (53.4%)	3,869 (31.1%)	1,300 (10.4%)	12,442 (100%)
Downey	20,613 (60.9%)	13,013 (38.4%)	227 (0.7%)	33,853 (100.0%)
Lakewood	22,754 (85.8%)	3,659 (13.8%)	105 (0.7%)	26,509 (100.0%)
Regional Total	85,921 (72.4%)	29,165 (24.6%)	3,586 (3.0%)	118,672 (100%)

Source: State of California Department of Finance, 1986.

Construction activity in Bellflower between April of 1980 and November of 1986 ranked third when compared to surrounding communities. Bellflower's residential construction averaged approximately 142 units per year over the six (6) year period. A detailed account of building activity figures for Bellflower, surrounding cities and the County of Los Angeles, for 1980 to 1986 is shown in Table 6.

TABLE 6. RESIDENTIAL DEVELOPMENT ACTIVITY FOR LOS ANGELES COUNTY,
THE CITY OF BELLFLOWER AND SELECTED CITIES
1980-86

	City of Bellflower			City of Paramount			City of Downey			City of Lakewood			City of Norwalk			County of Los Angeles		
	<u>SF</u>	<u>MF</u>	<u>Total</u>	<u>SF</u>	<u>MF</u>	<u>Total</u>	<u>SF</u>	<u>MF</u>	<u>Total</u>	<u>SF</u>	<u>MF</u>	<u>Total</u>	<u>SF</u>	<u>MF</u>	<u>Total</u>	<u>SF</u>	<u>MF</u>	<u>Total</u>
1980	56	89	145	11	141	152	18	74	92	1	3	4	4	23	27	8,314	20,446	28,760
1981	37	109	146	3	191	194	22	19	41	14	0	14	2	111	113	6,368	15,400	21,768
1982	43	15	58	3	21	24	17	21	38	0	44	44	58	48	106	4,323	9,440	13,763
1983	19	9	28	19	36	55	19	184	203	26	145	171	8	69	77	9,799	17,568	27,367
1984	39	58	97	3	171	174	30	207	237	0	64	64	2	107	109	12,340	24,602	36,942
1985	28	99	127	6	128	134	43	155	198	45	26	71	4	99	103	13,938	39,371	53,309
1986 (Nov.)	<u>43</u>	<u>211</u>	<u>254</u>	<u>29</u>	<u>291</u>	<u>320</u>	<u>57</u>	<u>222</u>	<u>279</u>	<u>1</u>	<u>9</u>	<u>10</u>	<u>6</u>	<u>40</u>	<u>46</u>	<u>12,397</u>	<u>42,173</u>	<u>54,570</u>
Total	265	590	855	74	979	1,053	206	882	1,088	87	291	378	84	497	581	67,479	169,000	236,479

Source: Construction Industry Research Board, 1986.

SF = Single-Family

MF = Multiple-Family

This table clearly shows a trend which is indicative of regional and national trends in construction: extensive building activity in early 1980, followed by the recession which was experienced in 1981 to 1983, and, finally a gradual increase from the end of 1983 to 1986.

3.2.2 Size and Overcrowding of Residential Units

The size of residential structures (number of rooms excluding bathrooms, halls, closets, etc.) is an important factor in assessing whether the housing stock is adequately accommodating the community's population. An average sized residential unit has five (5) rooms (kitchen, dining room, living room and two (2) bedrooms), according to the U.S. Census, and can accommodate a family of up to five without being considered overcrowded. According to the 1980 census, 41 percent of Bellflower's year round housing units have five (5) or more rooms as follows:

TABLE 7. NUMBER OF ROOMS
FOR YEAR ROUND HOUSING

<u>Number of Rooms</u>	<u>Number of Families</u>	<u>Percent</u>
1	684	3.1
2	1,566	7.0
3	4,245	19.1
4	6,544	29.3
5	4,723	21.2
6	2,997	13.4
7	1,075	4.8
8 or more	425	1.9

In comparing to population per household figures (2.5 in 1986) with the median number of rooms (4.2 in 1980), it may be concluded that, generally speaking, the City's housing stock can adequately accommodate the community's family sizes. However, the additional data which follows relative to known overcrowding conditions further defines the extent of such conditions within the City.

The 1980 Census reports indicate that 94 percent of the households live in adequately sized units (1.0 persons per room or less), while 6 percent of the households do not. Applying this percentage to the total housing stock reveals that there are 1,297 overcrowded units in the City of Bellflower. As is generally the case within the region, the existence of overcrowded conditions can be attributed to the limited supply of lower cost housing compared to the excessive demand. Therefore, while large families (five or more persons) exist in all income categories, those families which earn low incomes are limited in their housing choices due to the affordability and size of available units.

3.2.3 Age

The age of a structure has a significant effect on its physical condition. However, by itself, age is not a valid indicator of housing condition since proper care and continual maintenance will extend the physical and economic life of a unit. On the other hand, a lack of normal maintenance coupled with an aging housing stock can lead to the serious deterioration of individual units and entire neighborhoods.

As indicated in Table 8, approximately 12,981 units (58 percent of the City's housing stock) are currently more than 30 years old, and by the year 2000, approximately 82 percent of the City's current housing stock will be in excess of 30 years of age.

TABLE 8. AGE OF RESIDENTIAL
STRUCTURES IN BELLFLOWER

<u>Year Built</u>	<u>Number of Units</u>	<u>Percent of Total Units</u>
1979 to March 1980	491	2.2
1975 to 1978	1,225	5.5
1970 to 1974	2,168	9.7
1960 to 1969	5,398	24.3
1950 to 1959	7,701	34.6
1940 to 1949	3,338	15.0
1939 or earlier	<u>1,942</u>	<u>8.7</u>
	22,263	100.0

Source: U.S. Census, 1980

While proper and continued maintenance of older housing is important in extending the life of a home, ongoing maintenance is also important from a neighborhood appearance and stability standpoint. While it is easy enough to discuss the life expectancy of a dwelling unit, its deterioration and neglect frequently continues over extended periods of time before it becomes fully deteriorated. During that time period, its effect on the neighborhood and surrounding units can be significant.

3.2.4 Vacancy Rates

The residential vacancy rate, a translation of the number of unoccupied housing units on the market, is a good indicator of the balance between housing supply and demand in a community. When the demand for housing exceeds the available supply, the vacancy rate will be low. Concomitantly, a low vacancy rate drives the cost of housing upward to the disadvantage of prospective buyers or renters.

In a healthy housing market the vacancy rate would be between 5 and 8 percent. These vacant units should be distributed across a variety of housing types, sizes, price ranges and locations within the City. This allows adequate selection opportunities for households seeking new residences.

The 1980 Census figures indicate a City-wide vacancy rate of 2.9 percent. A vacancy rate survey conducted by the Federal Home Loan Bank in May of 1986, revealed that 2.0 percent of all the housing units in Bellflower were vacant at that time (Table 9). This is well below the minimum desirable rate of 5 percent. A similarly low vacancy rate (1.2 percent) for Los Angeles County shows that relief from the market constraints associated with this condition cannot be found in the regional housing marketplace.

TABLE 9. VACANCY RATES

	<u>Total Units</u>	<u>Single Family</u>	<u>Multiple Family</u>
Bellflower	2.0%	(Attached) 3.3% (Detached) 1.4%	2.8%
Los Angeles County	1.2%	(Attached) 1.8% (Detached) .9%	1.5%

Source: Federal Home Loan Bank, May, 1986.

3.2.5 Tenure

Bellflower's housing stock was developed with the intention of providing financially accessible, detached single family home ownership opportunities. Currently, single family dwelling units represent almost 60 percent of the City's housing stock. However, over the past two decades, the domination of renter-occupied units has persisted to a large degree. The 1970 U.S. Census reported 52.7 percent of the City's housing units were renter-occupied. The 1980 Census reported that 58 percent of the City's dwelling units were renter-occupied. The moderate increase in the percentage of renter-occupied units is almost completely attributed to the addition of multiple family rental units.

3.2.6 Cost and Affordability

The skyrocketing cost of housing is a national dilemma. The average price of homes in Southern California, however, has risen at a faster rate than the national average since 1974. The spiralling cost of housing in Southern California has been attributable to a variety of factors including diminishing land resources (particularly in urban areas), increasing land and construction costs and increasing finance costs (i.e., interest rates).

According to the 1980 Census, the median value of owner-occupied housing in Bellflower was \$76,300 which represents a 244 percent increase over the 1970 median value of \$22,200. The median monthly cost for rental units has also appreciably increased from \$120 in 1970 to \$255 in 1980 which represents a 112 percent increase. The distributions of owner- and renter-occupied units by value and monthly contract rent are presented in Tables 10 and 11, respectively.

TABLE 10. VALUE OF OWNER-OCCUPIED UNITS
BELLFLOWER - 1980

<u>Value</u>	<u>Number of Units</u>	<u>Percent</u>
Less than \$10,000	20	0.3
10,000 - 14,999	20	0.3
15,000 - 19,999	43	0.6
20,000 - 24,999	68	1.0
25,000 - 29,999	90	1.2
30,000 - 34,999	100	1.4
35,000 - 39,999	79	1.1
40,000 - 49,999	300	4.1
50,000 - 79,999	3,326	45.7
80,000 - 99,000	2,003	27.5
100,000 - 149,000	994	13.7
150,000 - 199,000	145	2.0
200,000 or more	81	1.1
Total	7,274	100.0
Median Value -	\$76,300	

Source: U.S. Census, 1980

TABLE 11. COST OF RENTER-OCCUPIED UNITS
BELLFLOWER - 1980

<u>Monthly Rent</u>	<u>Number of Units</u>	<u>Percent</u>
Less than \$50	9	0.1
50 - 99	235	1.9
100 - 119	223	1.8
120 - 139	323	2.6
140 - 149	161	1.3
150 - 159	298	2.4
160 - 169	272	2.2
170 - 199	1,129	9.1
200 - 249	3,128	25.3
250 - 299	2,929	23.7
300 - 399	2,724	22.1
400 - 499	658	5.3
\$500 or more	106	.9
No cash rent	148	1.2
Total	12,343	100.0
Median Rent -	\$255	

Source: U.S. Census, 1980

Data from the Rancho Los Cerritos Board of Realtors indicates that the average sale price for a home in Bellflower is substantially more than that reported by the 1980 Census. According to the breakdown of sales data from the month end report dated November, 1986, the median sale price for a three bedroom home is approximately \$120,000. With typical terms of 20 percent down a new home buyer purchasing an average priced home would pay off a 30 year mortgage of \$96,000 (at 9 percent) with monthly principal and interest payments of approximately \$772.80 per month. To afford these payments and have a reasonable amount of spendable income left for additional living expenses, a family should earn an annual income of approximately \$33,000 per year. Based upon current data, the median family income is substantially less than that needed to afford the purchase price of the average home in Bellflower. It is estimated that approximately 21 percent of the households could afford to purchase the theoretical average house at the price of \$120,000. However, it should be noted that due to factors mitigating the necessity for a high annual income, such as equity resulting in larger down payments and creative financing methods, a family earning less than \$33,000 should realistically be capable of owning a house in Bellflower.

4.0 HOUSING NEEDS

While the majority of Bellflower residents are adequately housed and the local housing stock is in generally good condition, there are existing and incipient problems that must be addressed. There are also housing needs, both current and projected, that must be considered by the City in its housing plans. These needs and/or problems include: 1) the provision of an adequate supply of housing; 2) housing maintenance; 3) housing affordability; 4) the City's role in meeting regional housing needs; and 5) households with special housing needs including homeless persons. Each of these subjects are discussed below.

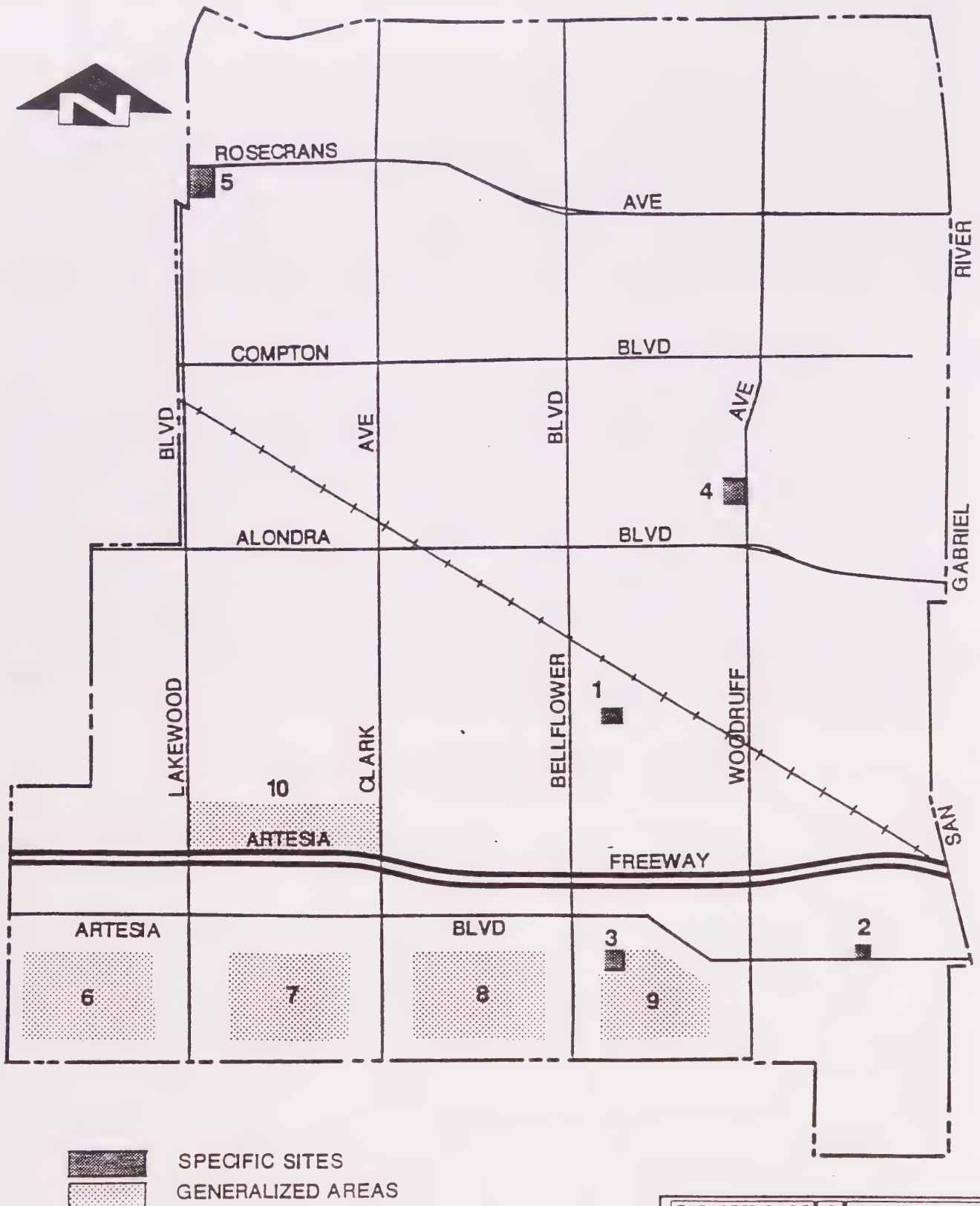
4.1 Adequate Supply of Housing

The Southern California Association of Governments (SCAG) periodically prepares housing need estimates for all cities in Southern California. According to the most recent estimates prepared by SCAG in December 1988, 2,239 additional housing units will need to be constructed within the City for the five year period from July 1, 1989 to June 30, 1994 in order to: 1) accommodate population growth due to the formation of new households, the immigration of population to Los Angeles County as a whole, and the redistribution of population within the County; 2) achieve an "ideal" vacancy rate; and 3) replace dwelling units that will be lost from the local housing stock by 1994. This translates into a minimum of 448 housing starts per year between the years 1989 and 1994. By contrast, only 2,038 residential units were constructed within the City between 1978 and 1988 or only 204 units per year. It is envisioned that a portion of the aforementioned housing needs will be accommodated on the sites described below. The general location of these sites is shown on Figure 3. A breakdown of potential units per site is provided in Table 12.

TABLE 12. POTENTIAL NEW DEVELOPMENT

<u>Site*</u>	<u>Number of Residential Units</u>
1	170
2	100
3	100
4	53
5	270
6-10	<u>709</u>
Total	1,402

* Numbers refer to locations shown on Figure 3.



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Figure 3
Potential New Development Sites

City of Bellflower
Housing Element

Site No. 1 - This site is located on the south side of Belmont Street and is generally bounded by Bellflower Boulevard on the west, Flower Street on the south, and Civic Center Drive on the east. Currently the site is zoned General Commercial (CG) and Multiple Family Residential (R-3). Construction of 170 senior citizen housing units was completed in 1989.

Site No. 2 - This site is located at 10427 Artesia Boulevard, just east of Grand Avenue. The current zoning on the site is General Commercial (CG). This site has been slated for 100 senior citizen housing units. The project was completed in October 1987.

Site No. 3 - This site is located on the north side of Ramona Street, at 9857 Ramona Street. The site is currently zoned Multiple Family Residential (R-3). This site was approved by the City of Bellflower for 100 senior citizen housing units. The project was completed in August, 1986.

Site No. 4 - This site is located on the west side of Woodruff Avenue just north of Alondra Boulevard and south of Compton Boulevard (see Figure 3). The site is zoned Multiple Family Residential-Planned Development (R-3 PD). Based upon the current zoning of this property, this area could accommodate 53 additional housing units.

Site No. 5 - This site consists of an area located at the corner of Lakewood Boulevard and Rosecrans Avenue. This several acre site is currently zoned M-1 (Light Industry). However, the City's Municipal Code (Section 19-22.2, Conditional Use Permits) allows for the development of large scale housing projects which are deemed essential or desirable to the public convenience or welfare in this zone. According to City staff, 270 multiple family housing units could be constructed on this site with the use of a Conditional Use Permit (CUP). The surrounding land uses would be consistent with this use.

The remaining sites (6 through 10) represent generalized areas which have been slated, by the City, for increased density development over the next five (5) year period (see Figure 3). The City's General Plan indicates future development of these areas to occur at a density of 12 to 15 units per acre. Portions of these areas are currently zoned to allow for development to occur at a maximum of 6 units per acre. The City has been approving zone change requests to allow for new residential development to occur at the higher densities indicated. The increased number of units identified below, for each of the generalized sites, are based on future development potential, as indicated in the General Plan.

The following text and Figure 3 identifies the general boundaries of these areas.

Site No. 6 - Consists of an area generally bounded by Artesia Boulevard on the north, Rose Street on the south, Downey Avenue on the west and Lakewood Boulevard on the east. The City's General Plan indicates an additional 32 acres of Medium Density housing development, which would allow for a potential increase of an additional 290 units.

Site No. 7 - Is generally bounded by Artesia Boulevard on the north, Rose Street on the south, Lakewood Boulevard on the west and Clark Avenue on the east. The City's General Plan indicates an additional 14.5 acres of Medium Density housing development, which would allow for a potential increase of an additional 130 units.

It should be mentioned that this program will be updated on an annual basis.

In addition, as previously mentioned in Section 3.2.3, 12,981 units (58 percent of the housing stock) are currently more than 30 years old. In fact, by the year 2000, 18,379 units or 82 percent of the City's housing stock will be over 30 years old. Therefore, it can be assumed that the City will continue to rely on housing rehabilitation programs for many years to come.

4.3 Existing Need

Information generated by SCAG's 1988 Regional Housing Allocation Model (RHAM) indicates that of the total estimated population of 23,151 that 9,770 are lower income households and that 5,167 lower income households are overpaying for shelter (figures based on 1980 Census). These households, whose incomes are less than 80 percent of the county-wide median income adjusted for household size, are spending more than 30 percent of their monthly gross income for housing. This leaves a disproportionate share of their monthly income available to purchase other necessities such as food, clothing, medical care and transportation. Moderate and upper income households may, and often do, expend more than 30 percent of their incomes for housing without experiencing hardships. However, this limitation on housing expenditures is critical to lower income households because of the very limited and sometimes fixed nature of their incomes. A breakdown of existing housing assistance needs is presented in Table 13.

TABLE 13: EXISTING NEED (1988)

<u>Income of Households</u>	<u>Owners</u>	<u>Renters</u>	<u>Total</u>	<u>% of Total</u>
Low	214	1,601	1,815	35
Very Low	<u>472</u>	<u>2,879</u>	<u>3,351</u>	<u>65</u>
Total	686	4,480	5,166	100

Source: Southern California Association of Governments, Regional Housing Allocation Model, 1988.

4.4 Future Need

The Regional Housing Needs Assessment (RHNA) allocates each jurisdiction's share of regional Future Need by adding its growth to the year 1994 to the number of units that would have to be added in each locality in order to meet vacancy rate goals and compensate for anticipated demolitions.

The RHNA distributes the Future Housing Need by four income categories: very low income (less than 50% of the metropolitan area median income), low (50-80%), moderate (80-120%), and high (more than 120%). This income distribution includes an adjustment for avoidance of impaction – the undue concentration of very low and low income households in a jurisdiction.

Table 14 shows the allocation of Future Need for Bellflower for the 5 year period from July 1, 1989 to June 30, 1994. It is this set of numbers that each jurisdiction must use--as the starting point in anticipating its share of regional growth -- in the revised Housing Element of the General Plan.

TABLE 14. FUTURE NEED

<u>Income Category</u>	<u>Additional Units Needed by 1992</u>	
	<u>No.</u>	<u>% of Total</u>
Very low (less than 50% of County median)	394	17.60
Low (50 to 80% of County median)	540	24.12
Moderate (80 to 120% of County median)	447	19.96
Upper (over 120% of County median)	<u>858</u>	<u>38.32</u>
Total	2,239	100.00%

Source: Southern California Association of Governments, Regional Housing Allocation Model, 1988.

Table 15 shows Future Need for Bellflower broken down by major factor: growth, vacancy adjustment, and demolition adjustment. The State HCD will require Bellflower to account for the Future Needs that will have already occurred during the 1-1/2 year "gap" period from January 1, 1988 to June 30, 1989. Bellflower has made adjustments to its planning for the 1989-94 period by comparing what will have actually occurred in the 1/88-7/89 "gap" period to the estimated accrual of need at 590 units.

TABLE 15
FUTURE NEEDS
MAJOR FACTORS

Five Year Future Need 7/89 - 7/94	2,241
Household Growth 7/89 - 7/94	1,668
Total Vacancy Adjustment	332
Demolition Adjustment	242

4.5 Households With Special Needs

Within the housing needs estimates presented above there are segments of the population that experience special housing needs. These groups include the elderly, the handicapped, female-headed households and the homeless. The severity of these special needs within the City of Bellflower is discussed below.

4.5.1 Elderly Households

According to the 1980 Census, there are 1,799 households in the City of Bellflower with at least one member 65 years of age or older. Of these households, 1,483 are renting while the remaining 316 own the dwellings in which they reside.

The fixed or limited nature of the incomes of many seniors poses a special problem with regard to housing affordability. This fact is documented by the 1980 Census which reports that 51 elderly households in the City have annual incomes less than the Federally designated poverty level. In addition, the elderly often have special needs in terms of the size, design and accessibility of housing.

4.5.2 Handicapped Households

As reported by the 1980 Census, there are 1,494 persons residing in the City of Bellflower with work disabilities. Over 3.8 percent of these individuals have public transportation disabilities. While the needs of certain handicapped individuals (i.e., blind, deaf or experiencing nervous disorders) may be met without special housing accommodations, persons with ambulatory disabilities often require specially designed barrier-free housing. Rental housing of this nature can be particularly difficult to find.

4.5.3 Large Families

Of the 21,614 households in Bellflower, 1,805 (or 8.3 percent) are comprised of five or more persons. By comparison only 6.0 percent of the City's housing stock is considered overcrowded according to the 1980 Census. While the large families living within the City are generally adequately housed, large families in need of rental

housing may have limited choices available to them. This situation can be even more acute for those families with lower incomes.

4.5.4 Female Headed Households

According to the 1980 Census, there are 2,392 female headed households in the City of Bellflower. Because they often have limited incomes, female headed households experience difficulty in finding adequate, affordable housing. In this regard, 25.1 percent of the female headed households living in the City of Bellflower in 1980 had annual incomes of less than the Federally recognized poverty level.

4.5.5 Farmworker Housing

The California Government Code requires that the City of Bellflower consider local farmworker housing needs in formulating the Housing Element of its General Plan. The Southern California Association of Governments estimated that there were 40 farmworker households eligible for housing assistance in the City of Bellflower in 1983.

4.5.6 Emergency Shelter

Similar to farmworker housing, State law requires that the City address the emergency housing needs of the homeless within the framework of this element. In attempting to document or identify the needs of the homeless, local social service agencies such as the Salvation Army were contacted during the preparation of this document. According to the agencies that were contacted, the requests for emergency housing received from households in the City of Bellflower have been minimal.

According to the City of Bellflower's Community Services Department, the City received six (6) inquiries from homeless persons in 1986. In addition, approximately twelve (12) incidents of homeless persons in Bellflower were handled through the Los Angeles County (Lakewood) Sheriff's station in 1986.

Shelters in the area include the following:

A. Families

1. Rio Hondo 12300 Fourth Street
Norwalk, California
2. Hospitality House 88 E. Third Street
Santa Ana, California

B. Single Men

1. Hospitality House 7950 Pickering
Whittier, California
2. Lydia House
Long Beach, California
3. Good Samaritan Home
Long Beach, California

C. Battered Women & Children

1. Crisis Shelter Whittier, California
2. Su Casa

5.0 CONSTRAINTS

The ability of the private and public sectors to provide adequate housing to meet the needs of all economic segments of the community is constrained by various interrelated factors. For ease of discussion, these factors have been divided into three categories: 1) physical constraints, 2) market constraints, and 3) governmental constraints. The extent to which these constraints are affecting the supply and affordability of housing in the City of Bellflower is discussed below.

5.1 Physical Constraints

A major constraint to the development of housing within the City of Bellflower is the lack of available undeveloped land. At present, only a few vacant (residential) parcels exist within the City limits. Therefore, the only options available to the City consist of higher density development in older single-family residential areas (as previously mentioned in section 4.1), or the development of non-residentially zoned areas suitable for residential development. The latter option is authorized through the Conditional Use Permit process of the City's Municipal Code (Sections 19-22.2). This provision will continue to enable the City to allow multiple-family projects in areas where such development is found to be compatible with surrounding land uses.

5.2 Market Constraints

One of the major obstacles to providing housing to meet the need of all economic segments of the community is the nature of the housing market itself. The rate at which housing costs are accelerating has become a serious national problem. This problem is magnified in California as a whole, and particularly in communities such as Bellflower where the desirability of the community further inflates costs. The individual components of housing cost that affect the final sale or rental price of a dwelling unit include the price of raw land and improvements, land holding cost, construction cost and financing.

The price of raw land and any necessary improvement is the principal component of total land cost. The diminishing supply of land available for residential construction has driven land and, concomitantly, housing costs upward in Bellflower. Moreover, land holding costs incurred during development have also added to the ultimate price of a new home. The two factors which most influence land holding cost are the interest rates on acquisition and development loans, and government processing times for construction permits.

Similar to land costs, construction costs have also been escalating rapidly in recent years. The price of materials and wages have at times inflated even faster than the Consumer Price Index. As a result, delays in development can add a major expense to housing cost.

The final, but probably most significant, component of overall housing cost is the cost of financing. This cost is passed on to housing consumers by developers and landlords. The cost of financing is one of the major constraints to the construction of housing affordable to low- and moderate- income households. In order to bring monthly mortgage payments to within an affordable range or to qualify for creative financing techniques, it may be necessary to pay a sizable down payment on a home. For first time home buyers, procuring the required down payment is often difficult, particularly if they have low or moderate incomes. Since there are no apparent trends toward a decline in land, construction or financing costs, it is unlikely that any reduction in cost of housing will be realized in the near future without government intervention or assistance.

A market constraint that is particularly affecting the affordability of housing in Bellflower is the residential vacancy rate. As previously mentioned, 2.9 percent of the housing stock within the City is vacant, which is well below the minimum desirable rate of 4.01 percent. Basically, the demand for housing in the community exceeds the available supply, which inflates both rental and ownership housing prices.

5.3 Governmental Constraints

5.3.1 Land Use Controls

The Land Use Element of the Bellflower General Plan sets forth the City's policies for guiding local development. These policies, together with existing zoning, establish the amount and distribution of land to be allocated for various uses throughout the City.

Residential development in the City of Bellflower is permitted under the following land use categories in accordance with the Land Use Element of the General Plan:

<u>Land Use Category</u>	<u>Gross Allowable Density</u>
Agricultural/Residential	1 to 6 units/acre
Low Density Residential	1 to 6 units/acre
Medium Density Residential	12 to 15 units/acre
High Density Residential	18 to 25 units/acre

Housing supply and cost are greatly affected by the amount of land designated for residential use and the density at which development is permitted. In Bellflower, 71.6 percent of the City's land area is designated for residential use. Of this percentage, 38.4 percent of the City's total area is allocated for single family use and 33.2 percent is designated for multiple family purposes.

As indicated in Section 4.1 of this element, the acreage that has been allocated for residential use is sufficient to accommodate local housing needs through 1992. Thereafter, the land available for residential development will represent a serious constraint to housing production.

Therefore, the only long-range opportunity for continued residential development would be the recycling of existing residential uses to higher densities, the development of school sites, if not retained for educational purposes, and development of non-residentially zoned or designated sites that are suitable for residential purposes.

The City's residential development standards, both on-and off-site, are not overly or unnecessarily restrictive. The density, setback and other standards regulating residential development within the City are in concert with those being used by other surrounding communities and will not inhibit the development of housing within the City.

5.3.2 Building Codes

In addition to land use controls, local building codes also affect the cost of housing. Bellflower has adopted the Uniform Building Code which establishes minimum construction standards. These minimum standards cannot be revised to be less stringent without sacrificing basic safety considerations and amenities. No major reductions in construction costs are anticipated through revisions to local building codes. However, working within the framework of the existing codes, the City will continue to implement planning and development techniques that lower costs and facilitate new construction to the extent possible.

5.3.3 Permit Processing

The processing time needed to obtain development permits and required approvals is often cited as a prime contributor to the high cost of housing. Additional time may be necessary for environmental review, depending on the location and nature of a project. Unnecessary delays will add to the cost of construction by increasing land holding costs, interest payments and inflation. Although these review processes may take a substantial amount of time, they are necessary to integrate a new development into the local urban environment. In response to State law, California cities have been working to improve the efficiency of permit and review processes by providing one-stop processing, thereby eliminating duplication of effort. The passage of Assembly Bill 884, which took effect on January 1, 1978, has also helped to reduce government delays by: 1) limiting processing time in most cases to one year, and 2) eliminating some "red tape" by requiring agencies to specify the information required to complete an acceptable application. The City of Bellflower has fully implemented the provisions of AB 884, as well as, more recent legislation requiring the establishment of "one-stop" permit coordination. Moreover, the City has established a Development Review Board which meets every week and reviews all building and construction plans. The board consists of representatives from the Planning, Public Works, Building and Safety and Fire Departments. In addition, based on periodic surveys conducted by the City, local processing times are quite comparable to those experienced in surrounding communities.

5.3.4 Development Fees

As in the case of its processing requirements, the development fees charged by the City are not unreasonable. The fees that are charged by the City are a reflection of the time and effort that must be expended by City staff in order to properly review development plans. Moreover, the City will continue to conduct periodic surveys (both formal and informal) of other cities in the Bellflower area to ensure that local processing costs do not become a constraint on housing production.

5.3.5 Development Costs

The individual components of overall housing cost include land, construction (both labor and material) and finance costs. Of these, financing is the largest individual cost factor with which a developer and, ultimately the home buyer or renter, must contend. The degree to which these factors have constrained local housing production is not unique to the City of Bellflower, but is a condition that has been rather uniformly experienced throughout the Los Angeles area. For example, the 1986 building costs in Bellflower ranged from \$38 to \$50 per square foot for

residential, to \$22 to \$29 for industrial, and \$29 to \$50 for commercial property, based on building permit information compiled by the City. These prices are very comparable to those experienced in surrounding communities for similar properties with like development opportunities.

Recognizing the constraints posed by these cost factors, the City intends to take actions aimed at mitigating these constraints to the extent possible. These actions are outlined in the Housing Program section of this element (Section 6.0).

5.3.6 Service and Facility Infrastructure

Before a development permit is granted, it must be determined that public service and facility systems are adequate to accommodate any increased demand generated by a proposed project. Information provided by the public agencies and utility companies serving the City of Bellflower indicates that the present infrastructure is not considered to be an obstacle to the provision of additional housing in Bellflower.

5.3.7 Utilization of State and Federal Assistance Programs

The degree to which the City of Bellflower may participate in State and Federal housing programs is constrained by the nature of those programs, eligibility requirements and funding limitations. The relatively high cost of housing in the City is somewhat of a deterrent to the use of certain programs, i.e., Section 8 Existing and Moderate Rehabilitation, CHFA Direct Lending, etc., by private developers/property owners. This is due to the relatively low housing costs (purchase price or rent) permitted under these programs. Recent and further proposed reductions in funding levels also represent an impediment to the utilization of these programs. The City is establishing a Redevelopment Agency, which may be available as a tool for expanding local housing opportunities.

5.3.8 Article 34 Referendum

In 1950, the voters of California added Article 34 to the State Constitution which requires that low-rent housing projects "developed, constructed, or acquired in any manner" by any public agency receive voter approval prior to their development. As such, Article 34 poses an obstacle to any community desiring to become directly involved in providing housing for lower income households.

The State Supreme Court determined in 1976 that Article 34 applied to all California Housing Finance Agency (CHFA) programs. A lawsuit, CHFA v Patitucci, was filed by the agency to clarify the applicability of Article 34. A unanimous decision handed down by the court on September 18, 1978, limits the applicability of Article 34 referenda to those projects which are over 50 percent financed or subsidized by the government. A project that is privately developed, pays local taxes, and is 50 percent or more nonsubsidized does not require a referendum. The Patitucci decision thus partially removed an impediment to the production of low and moderate income housing, especially in communities where referendum authority cannot be expected. At present, the City of Bellflower does not have Article 34 referendum authority.



LOCKMAN & ASSOCIATES
CONSULTING ENGINEERS & PLANNERS

Figure 4

Census Tracts

City of Bellflower
Housing Element

6.0 HOUSING PROGRAM

This section of the Housing Element sets forth the City's program for addressing the previously identified needs recognizing the constraints that limit the City in its ability to affect local housing needs.

The housing program presented herein will not eliminate all existing housing needs in the City of Bellflower. It would be unrealistic to expect Bellflower or any other City in the State to accomplish such a goal in a relatively short period of time (i.e., five years) with the limited resources available. However, this program does represent a continuing, meaningful effort on the part of the City of Bellflower to expand the availability of housing while improving the quality and maintaining the affordability thereof.

6.1 Goals

The proper basis for any plan of action is a well integrated set of goals. Such policy statements provide guidance to local decision makers in dealing with housing related issues and express the desires and aspirations of the community. The Bellflower City Council adopted a series of formal housing goals in 1979. These goals, which give direction to the City's housing program, are as follows:

- A. Provide an adequate supply of housing to meet the needs of the City's 1995 population. Ensure a reasonable balance of rental and ownership housing in a variety of individual choices of tenure, type, price, and location.
- B. Maintain housing in sound condition in neighborhoods which are safe, healthful, and aesthetically pleasing.
- C. Provide an adequate supply of affordable housing to meet the needs of all income groups.
- D. Provide adequate housing, accessible to employment centers and quality community services for all, regardless of income, age, race, sex, marital status, ethnic background, or physical handicap.

6.2 Action Plan

In order to progress toward the attainment of established goals, the City has committed itself to specific policies and actions. While the goals are general statements that reveal community values or ideals, the policies presented herein are more specific and action-oriented. These policies have, in turn, been used to translate the goals into specific, time-oriented actions.

The policies and supporting actions have been organized around five major issue areas identified by the State Department of Housing and Community Development. The actions to be undertaken by the City have been programmed to facilitate implementation and evaluate progress. The anticipated impact, responsible agency, potential funding and schedule for each action is discussed. The area of impact, i.e., City wide or certain census tracts, has also been identified.

The anticipated accomplishments have been quantified where possible. These estimates were generated on the basis of past performance as well as the resources that are available to the City for addressing local housing needs. In this respect, the anticipated accomplishments are realistic.

6.2.1 Preserving Housing and Neighborhoods

The State of California has made housing preservation and conservation a Statewide priority. While most of the City of Bellflower's housing stock is less than 35 years old and in good condition, there are approximately 5,280 units in the City which are over 40 years old. Efforts to interest property owners in low-interest loans have met with some success. In fact, between July 1, 1984 and June 30, 1989, _____ units were rehabilitated at an estimated cost of \$ _____ (Grantee Performance Reports, City of Bellflower).

6.2.1.1 Policies

In order to preserve housing and neighborhoods, the City of Bellflower shall:

- A. Preserve the physical character of existing neighborhoods.
- B. Encourage the maintenance and rehabilitation of sound owner-occupied and rental housing where feasible.
- C. Take action to promote the removal and replacement of those substandard units which cannot be rehabilitated.
- D. Upgrade or improve community facilities and municipal services in keeping with community needs.
- E. Sustain a high standard of maintenance for all publicly owned property.
- F. Investigate and pursue programs and funding sources available to assist in the improvement of residential property.
- G. Prevent the encroachment of incompatible uses into established residential areas.
- H. Support formation of community and neighborhood organizations to encourage self-monitoring and development of community identity and quality neighborhoods.
- I. Ensure that rental units being converted to condominiums meet reasonable development standards.
- J. Discourage clustering of low income housing.
- K. Encourage investment of public and private sources to alleviate neighborhood deterioration trends.
- L. Promote representative citizen participation on the formulation, implementation, and review of housing programs.

6.2.1.2 Actions

- A. Action: Continue to publicize and make available low interest loans and rebates for the rehabilitation of owner-occupied residences.

Anticipated Impact: Rehabilitation of deteriorating housing in the City and a reduction in the number of owner-occupied units requiring rehabilitation. Provision of decent housing for lower income homeowners. The program goal is the rehabilitation of 10 units per year, or 50 units over the next five years.

Impact Area: Citywide.

Responsible Agency: City Community Development Division.

Financing: CDBG funds.

Schedule: 1990-1995.

- B. Action: Continue to publicize and make available rebate/loan programs for the rehabilitation of renter-occupied residences.

Anticipated Impact: Rehabilitation of deteriorated housing in the City and a reduction in the number of renter-occupied units requiring rehabilitation. Provision of decent housing for lower income persons. The program goal is the rehabilitation of 15 units per year, or 75 units over the next five years.

Impact Area: Citywide.

Responsible Agency: City Community Development Division.

Financing: CDBG funds.

Schedule: 1990-1995.

- C. Action: Establish a grant and/or deferred payment loan program for the rehabilitation of residences owned by lower income households, particularly the elderly.

Anticipated Impact: Provision of financial assistance to lower income households to perform minor repairs/rehabilitation. This program would be intended to service those households that do not qualify for the rehabilitation rebate program currently offered by the City.

Impact Area: Citywide.

Responsible Agencies: City Community Development Division.

Financing: CDBG funds.

Schedule: 1990-1995.

- D. Action: Monitor housing conditions throughout the City in order to expand existing rehabilitation efforts as necessary.

Anticipated Impact: The early detection and prevention of deterioration in neighborhoods.

Impact Area: Citywide.

Responsible Agencies: City Planning Department, Community Development Division and Code Enforcement Division.

Financing: Department budgets.

Schedule: Ongoing.

- E. Action: Review all changes in planned land uses to determine the cumulative impact on community facilities and municipal services.

Anticipated Impact: The assurance of adequate levels of community facilities and services to all areas of the City.

Impact Area: Citywide with emphasis on Census Tracts 5542, 5543 and 5544.02.

Responsible Agencies: City Planning and Public Works Departments and Development Review Board.

Financing: Department Budgets.

Schedule: Ongoing.

- F. Action: Continue existing code enforcement efforts and explore new methods for eliminating deteriorated or unsightly property conditions in residential areas.

Anticipated Impact: Correction of unsightly and potentially hazardous conditions in residential areas.

Impact Area: Citywide.

Responsible Agency: City Planning and Building Departments and Code Enforcement Division.

Financing: Department Budgets.

Schedule: Ongoing.

6.2.2 Preserving Affordability

An important aspect of making housing available to all economic segments of the community is ensuring that assisted housing remains affordable to the income groups for which it was intended or which presently occupy it. In the rental housing market, the priority of preserving affordability may conflict with that of preserving housing and neighborhoods, since rehabilitated units can command higher rents. The conflict necessitates a delicate balance.

6.2.2.1 Policies

In order to preserve the affordability of housing, the City of Bellflower shall:

- A. Encourage a wide range of housing types, prices and ownership forms in new construction.
- B. Emphasize the role of the private sector in the construction of low and moderate income housing.
- C. Support the development of cost saving and energy conserving construction techniques.
- D. Encourage greater development and utilization of local, State, and Federal programs to ensure adequate funding of housing programs.
- E. Assist private developers in identifying and preparing land suitable for lower income housing developments.
- F. Encourage the inclusion of units for low- and moderate income families as part of private sponsored housing developments.
- G. Support efforts of private lenders to provide alternative financing methods to make home ownership available to a greater number of households.
- H. Streamline administrative procedures for granting approvals and permits and establish time limits for such approvals to minimize time, costs, and uncertainty associated with development.
- I. Provide zoning, subdivision, and construction incentives to minimize the cost of new and rehabilitated units.
- J. Discourage the conversion of existing apartment units to condominiums where such conversion will diminish the supply of low- and moderate-income housing.
- K. Investigate and pursue programs and funding sources designed to maintain and/or improve the affordability of existing housing units to low- and moderate-income households.

6.2.2.2 Actions

- A. Action: Maintain the affordability of any low- and moderate-income housing units that could be developed with participation by the City or its authorized agents.

Anticipated Impact: Maintenance of the continued affordability of any low- and moderate-income housing units developed with participation by the City could be assured through the use of resale controls or other appropriate techniques.

Impact Area: Citywide.

Responsible Agencies: City Planning Department and Community Development Division.

Financing: CDBG funds, department budgets.

Schedule: Ongoing (appropriate measures will be applied on a project-by-project basis).

- B. Action: Continue to allow large scale housing projects to be processed under a Conditional Use Permit (CUP) and Planned Development (PD) process.

Anticipated Impact: Preservation of affordable rental units, or the creation of affordable purchase housing, and provision of financial and other assistance for households displaced by condominium conversion activity.

Impact Area: Citywide.

Responsible Agencies: City Planning Department.

Financing: Department budget.

Schedule: Ongoing.

- C. Action: Continue and expand the availability of rental assistance for local residents.

Anticipated Impact: Reduction in housing assistance needs by continuing to contract with the Los Angeles County Housing Authority to administer the Section 8 Housing Assistance Program. Based upon past experience, the program goal is for 8 households to be assisted per year. This level of assistance includes both elderly households and low- and moderate-income families.

Impact Area: Citywide.

Responsible Agencies: Los Angeles County Housing Authority.

Financing: Section 8 (Existing) Housing Assistance Program.

Schedule: Ongoing.

6.2.3 Standards and Plans for Adequate Sites

A key element in satisfying the housing needs of all segments of the community is the provision of adequate sites for housing of all types, sizes, and prices. This is an important function of both zoning and General Plan land use designations. Since the City is already developed to a major extent, provision of future housing needs may require the rezoning of some areas where appropriate to meet housing needs and where economically feasible in terms of City facilities and services. An assessment of the adequacy of sites must include the collective capacity of sites Citywide as well as the suitability of individual sites for non-market rate housing.

6.2.3.1 Policies

In order to ensure the provision of adequate, suitable sites for the construction of housing, the City of Bellflower shall:

- A. Use the Land Use Element of the General Plan and the zoning ordinance to ensure the availability of adequate sites for a variety of housing types.
- B. Ensure the compatibility of residential areas with surrounding uses through the separation of incompatible uses, construction of adequate buffers and other land use controls.
- C. Encourage the infilling of vacant residential land.
- D. Encourage the recycling of underutilized residential lands, where such recycling is consistent with established land use plans.
- E. Ensure that all residential areas are provided with adequate public facilities and services.
- F. Ensure that adequate, freely accessible open space is provided within reasonable distance of all community residents.
- G. Encourage the expansion of local employment opportunities for community residents.
- H. Direct the construction of low- and moderate-income housing to sites which are:
 - 1. Located with convenient access to schools, parks, public transportation, shopping facilities and employment opportunities;
 - 2. Compatible with surrounding existing and planned land uses;

3. Minimally impacted by noise, flooding or other environmental constraints;
4. Outside areas of concentrated lower income households.

6.2.3.2 Actions

- A. Action: Utilize the City's General Plan and zoning ordinance to provide adequate, suitable sites for infill housing construction.

Anticipated Impact: Provision of adequate sites for the construction of over 860 additional residential units by the year 1992.

Impact Area: Citywide with emphasis on Census Tracts 5543, 5544.01, and 5544.02.

Responsible Agencies: City Planning Department.

Financing: Department budget.

Schedule: Ongoing.

- B. Action: Use zoning and other land use controls to ensure the compatibility of residential areas with surrounding uses.

Anticipated Impact: Creation and maintenance of desirable living area, physically separated or otherwise protected from incompatible uses.

Impact Area: Citywide.

Responsible Agency: City Planning Department.

Financing: Department Budget.

Schedule: Ongoing.

- C. Action: Utilize environmental and other development review procedures to ensure that all new residential developments are provided with adequate public facilities and services.

Anticipated Impact: Assurance that all new residential developments are provided with adequate public facilities and services.

Impact Area: Citywide with emphasis on Census Tracts 5543, 5544.02 and 5544.01.

Responsible Agencies: City Planning Department.

Financing: Department budget.

Schedule: Ongoing.

- D. Action: Create and maintain an inventory of vacant and underutilized sites suitable for housing purposes.

Anticipated Impact: Dissemination of information to private developers to facilitate housing production.

Impact Area: Citywide.

Responsible Agencies: City Planning Department.

Financing: Department budget.

Schedule: 1990-1995.

- E. Action: Direct low- and moderate-income housing construction to sites that conform with established siting criteria.

Anticipated Impact: Construction of low- and moderate-income housing on sites best suited for such purposes.

Impact Area: Citywide with emphasis on Census Tracts 5543, 5544.02 and 5544.01.

Responsible Agencies: City Planning Department and Community Development Division.

Financing: Department budgets.

Schedule: Ongoing.

- F. Action: Assist developers in acquiring sites to provide for future affordable housing, utilizing CDBG funds and other available resources. This will be done by utilizing CDBG funds to landbank potential affordable housing sites, and writedown the cost of off-site improvements for such housing, as funds will allow. Also see action "D" above.

Anticipated Impact: Increase the supply of affordable housing.

Impact Area: Citywide.

Responsible Agencies: City Planning Department and Community Development Division.

Financing: CDBG funds.

Schedule: 1990-1995.

- G. Action: Review the Zoning Ordinance to ensure it reflects Housing Element policies and programs while maintaining adequate standards for development.

Anticipated Impact: Ensure consistency in carrying out the housing program while maintaining quality development.

Impact Area: Citywide.

Responsible Agency: City Planning Department.

Financing: Department budget.

Schedule: Ongoing.

- H. Action: Develop Zoning Ordinance standards to implement the mixed use land use designations of the General Plan.

Anticipated Impacts: Increased use of this designation will add flexibility to land utilization and increase the potential for a variety of housing types.

Impact Areas: Citywide.

Responsible Agency: City Planning Department.

Financing: Department budget.

Schedule: 1990-1991.

- I. Action: Develop a Community Facilities Element which provides for a capital improvement program.

Anticipated Impact: Provide direction for the orderly development and adequate provision of facilities and services to all areas of the community. This is especially important in areas where the densities are to be increased over existing development.

Impact Area: Citywide with emphasis on Census Tracts 5543, 5544.02 and 5544.01.

Responsible Agencies: Parks and Recreation, Planning and Public Works Departments.

Financing: Department budgets.

Schedule: 1990-1991.

6.2.4 Accessibility

Providing housing opportunities for all households regardless of race, color, religion, sex, family size, marital status, national origin, ancestry, age or physical handicap is an essential element of a sound housing program. In order to assure non-discrimination in housing, the City contracts with the Long Beach Fair Housing Council which investigates complaints of discrimination because of race, ethnicity, marital status, or sex. The Fair Housing Council also handles problems with

evictions, rent increase, substandard housing conditions, and disputes regarding deposit returns, as well as arbitrating landlord-tenant conflicts.

An important aspect of discrimination in housing is the exclusion of families with children from the rental market. While this problem is not yet as large as in some localities, recognition and appropriate preventive steps should be encouraged. A constricted rental market tends to exclude families with children because landlords will prefer to rent to adults in order to minimize maintenance and management costs. A healthy balance between rental and ownership units may reduce this trend.

Another problem needing attention is that of handicapped and elderly persons whose access to decent housing may be prevented by architectural barriers. Policies and actions addressing these special needs have been included under accessibility because it is felt that the lack of assistance to these groups may constitute a subtle, if unintended, form of housing discrimination.

6.2.4.1 Policies

In order to assure accessibility to decent housing for all persons, the City of Bellflower shall:

- A. Support public and private efforts to eliminate all forms of discrimination in housing.
- B. Encourage housing construction or modification to meet the needs of residents with special needs of the elderly, handicapped, and families with children.
- C. Promote fair housing practices throughout the community.
- D. Promote the provision of housing to meet the needs of families of all sizes.
- E. Encourage the provision of rental units for families with children.

6.2.4.2 Actions

- A. Action: Conduct a citywide survey of rental housing suitable for families with children and handicapped occupants.

Anticipated Impact: The identification of available rental housing for families with children and the handicapped.

Impact Area: Citywide.

Responsible Agencies: City Planning Department and Community Development Division.

Financing: Department budgets.

Schedule: 1990-1991.

- B. Action: Continue to provide loans and rebates to owners of rental housing for modifications necessary to make units accessible to and suitable for physically challenged persons and elderly persons.

Impact Area: Citywide.

Responsible Agency: City Community Development Division.

Financing: CDBG funds.

Schedule: Ongoing.

- C. Action: Continue to utilize the services of the Long Beach Fair Housing Council.

Anticipated Impact: Investigation of all complaints of housing discrimination in the City and the provision of counseling in landlord-tenant disputes, special assistance for Hispanic and female-headed households, and other housing services.

Impact Area: Citywide.

Responsible Agencies: Long Beach Fair Housing Council, Community Development Division and Community Services Coordinator.

Financing: CDBG funds.

Schedule: 1990-1995.

- D. Action: Continue to utilize the City's rehabilitation rebate program to include the removal of architectural barriers in residences occupied by handicapped persons.

Anticipated Impact: Removal of architectural barriers, thereby improving accessibility to housing for handicapped persons.

Impact Area: Citywide.

Responsible Agencies: City Community Development Division.

Financing: CDBG funds.

Schedule: 1990-1995.

- E. Action: Continue to utilize the housing information and referral services offered by the Los Angeles County Housing Authority for persons seeking affordable rental and purchase housing.

Anticipated Impact: Provision of housing referral and other assistance to low- and moderate-income households seeking affordable housing.

Impact Area: Citywide.

Responsible Agencies: City Community Development Department, Los Angeles County Housing Authority and Community Services Coordinator.

Financing: Department budgets.

Schedule: Ongoing.

6.2.5 Adequate Provision

Adequate provision for the housing needs of all economic segments of the community is an issue of the highest priority in Bellflower. For reasons previously discussed, it appears unlikely that market forces alone will produce housing that is affordable to low- and moderate-income households. Since decent housing for all is important to the welfare of the entire City, it is particularly important to address this need through the use of those public powers which impact housing.

6.2.5.1 Policies

In order to ensure the adequate provision of housing for all economic segments of the community, the City of Bellflower shall:

- A. Protect and expand housing opportunities for households needing assistance including senior citizens, low- and moderate-income families and handicapped persons.
- B. Encourage the use of innovative land use techniques and construction methods to minimize housing costs without compromising basic health, safety and aesthetic considerations.
- C. Strive to provide incentives for and otherwise encourage the private development of new affordable housing for low- and moderate-income households.
- D. Investigate and pursue programs and funding sources designed to expand housing opportunities for low- and moderate-income households, including the elderly and handicapped.
- E. Facilitate the construction of low- and moderate-income housing to the extent possible.
- F. Periodically reexamine local building and zoning codes for possible amendments to reduce construction costs without sacrificing basic health and safety considerations.

6.2.5.2 Actions

- A. Action: Initiate an outreach campaign to solicit participation of private developers in affordable housing programs. This will be accomplished by compiling and subsequently maintaining a roster of interested firms, which will be notified when opportunities arise.

Anticipated Impacts: The production of affordable housing.

Impact Area: Citywide.

Responsible Agencies: City Community Development Division.

Financing: Department Budget.

Schedule: Ongoing.

- B. Action: Continue to contract with the Los Angeles County Housing Authority to administer the Section 8 Leased Housing Assistance Program.

Anticipated Impacts: Maintenance and expansion of the current level of associated housing participation in the City.

Federal budget cuts make it unlikely that the program will expand greatly in the next few years.

Impact Area: Citywide.

Responsible Agencies: City Community Development Division and Los Angeles County Housing Authority.

Financing: Department budget.

Schedule: Ongoing.

- C. Action: Seek to expand the contract with the Los Angeles County Housing Authority to include Section 8 existing funds to subsidize mobile home space rentals when funds become available.

Anticipated Impacts: A reduction in the number of households needing assistance in the City, depending on the level of Section 8 funds available.

Impact Area: Citywide.

Responsible Agencies: City Community Development Division and the Los Angeles County Housing Authority.

Financing: Department budget.

Schedule: 1990-1995.

- D. Action: Continue to utilize procedures for the provision of density bonuses or other incentives for housing developments incorporating low- and moderate-income units.

Anticipated Impact: Expansion of affordable housing supply through provision of density bonuses or other incentives.

This action is being initiated in response to Section 65915 et seq. of the California Government Code. This legislation was enacted through the passage of AB 1151 in 1979, and requires that either a density bonus or at least two other incentives be granted for any project consisting of five or more units in which at least 25 percent of the units will be available to low- and moderate-income households.

Impact Area: Citywide with emphasis on Census Tracts 5540, 5541, 5542, and 5531.

Responsible Agencies: City Planning Department.

Financing: Department budget.

Schedule: Ongoing.

- E. Action: Continue to encourage the use of innovative land use techniques and construction methods such as, utilization of pre-fabricated/manufactured housing components to reduce the cost and time factor involved with new residential construction to minimize housing costs. Such techniques/methods will be examined on a project-by-project basis, as in the past.

Anticipated Impact: Reduction in housing costs through innovative planning and construction techniques without compromising basic health, safety and aesthetic considerations.

Impact Area: Citywide.

Responsible Agencies: City Planning Department.

Financing: Department budget.

Schedule: Ongoing.

- F. Action: Assist private developers, both profit and nonprofit, in attempting to secure funding for the construction of affordable housing through the Section 8 New Construction, CHFA Direct Lending, and other relevant programs.

Anticipated Impact: Expansion of affordable housing opportunities for low- and moderate-income households.

Impact Area: Citywide with emphasis on Census Tract 5533.

Responsible Agencies: City Community Development Division.

Financing: CDBG funds and Department budget.

Schedule: 1990-1995.

- G. Action: Work to secure State HCD funding to localities which provide information and referral service to help seniors find others with whom to share existing housing. The City may wish to contract this service out to the Housing Authority or a local non-profit housing group.
- Impact Area: Citywide.
- Responsible Agencies: Community Development Department.
- Financing: State HCD.
- Schedule: 1990-1995.
- H. Action: Work to address the special needs of single-parent households with children through the provision of affordable housing addressed in those programs previously outlined. An important complement to adequate housing is to allow these persons to integrate back into the work force by encouraging day care facilities; require their inclusion in publicly subsidized housing projects with a stated proportion of families; offer incentives to private developers to include day care facilities in both residential and commercial projects; and contract with a resource and referral service to inform parents in Bellflower about child care facilities in the community.
- Impact Area: Citywide.
- Responsible Agencies: City Council/Community Development Department.
- Financing: City General Fund, Private Developers, CDBG monies.
- Scheduling: Ongoing.
- J. Action: There are currently no emergency shelters located in the City of Bellflower that provide the homeless with temporary shelter. However, the City supports various facilities in the area including Rio Hondo in Norwalk. In addition, the State offers grant money to local service providers that offer emergency shelter to homeless individuals and families. Eligible grant activities include rehabilitation of existing facilities; site acquisition; program costs; and one-time rent vouchers to prevent eviction.
- Impact Area: Citywide.
- Responsible Agencies: Community Development Department.
- Financing: State HCD, CDBG monies.
- Schedule: Ongoing.
- I. Action: Assure residents in Bellflower are not discriminated against in securing the sale or rental of housing, by establishing an ordinance making such practices illegal. The City attorney would be responsible for prosecuting any person found guilty of violating the housing anti-discrimination ordinance.

Impact Area: Citywide.

Responsible Agencies: City Council, County of Los Angeles Community Housing Resources Board.

Financing: City General Fund, CDBG monies.

Schedule: Ongoing.

- K. Action: According to State redevelopment law, 20% of the tax increment generated from redevelopment project areas is to be set aside for low and moderate income housing assistance programs. There are very few limitations on the use of housing set-aside funds other than the money be spent within the City, and preferably within the redevelopment project area, and respond to any housing needs created by redevelopment activity. The City is presently considering adoption of its first redevelopment program in the summer/fall of 1990; the set-aside fund will continue to grow as additional development in the City's redevelopment project areas generates new tax increment. The City, if the plan is adopted, will work on a long-range plan for expenditures of these monies, including using a portion for purposes of issuing mortgage revenue bonds and for housing rehabilitation assistance.

Impact Area: Redevelopment area - citywide.

Responsible Agencies: City Redevelopment Agency.

Funding: Redevelopment tax increment.

Schedule: Set-aside monies must be spent within five years.

6.3 Priorities

As previously indicated, the ability of the City of Bellflower to affect local housing needs is limited by the resources available for this purpose. These resources include land, enabling legislation, political leverage or housing expertise, and funding. Local governments in particular are constrained by the availability of funding for housing-related activities.

In order that available resources are used most effectively, thereby maximizing the benefits derived therefrom, a prioritization of local housing needs is essential as a guide in distributing those resources. Therefore, where conflict may arise in the implementation of the housing program set forth herein, the City shall allocate its limited resources on the basis of the following priorities:

Priority 1 -- Maintenance and improvement of the existing housing stock.

Priority 2 -- Preservation of existing affordable housing opportunities.

Priority 3 -- Expansion of the local housing supply in terms of both market-rate and affordable housing.

7.0 REVIEW AND UPDATE

In order to maintain the Housing Element as a viable, working document it must be reviewed and updated periodically. Periodic review will allow the City to evaluate the progress made toward the attainment of established housing goals. It will also provide the City with an opportunity to adjust programs to respond to changing needs and/or fiscal conditions within the community. The Housing Action Plan, which is contained in Section 6.2, has been structured so as to facilitate performance evaluation.

The City of Bellflower is under the jurisdiction of the Southern California Association of Governments (SCAG). According to housing element law, the City of Bellflower is required to update its Housing Element.

In addition to this periodic updating, the City will annually review and evaluate the effectiveness of its housing programs in accomplishing established goals and policies. This review will be conducted in conjunction with the preparation of the City's annual Community Development Block Grant application and specifically the Housing Assistance Plan component thereof. Opportunities for local residents to participate in the periodic review and updating of the Housing Element will continue to be provided through advertised meetings and/or hearings before the Planning Commission and the City Council.

In preparing this updated element, the City did reexamine the goals and policies that give direction to the City's housing programs as well as the progress that has been made toward their attainment. As previously stated, the housing goals that were adopted by the Planning Commission in 1979 are responsive to the State housing goals and continue to reflect the desires and aspirations of the community. Hence, through the adoption of this updated element, the City of Bellflower has reaffirmed its commitment to these goals.

While various housing needs and/or problems continue to persist within the community, the City has made progress toward the attainment of these goals since the City's last Housing Element was prepared in 1988. The actions that have been taken by the City during the intervening years have expanded the supply and improved the quality and affordability of housing within the community. Between 1979 and 1988, nearly 2,038 new residential units were constructed within the City and 15-20 households have received Section 8 Rental Assistance per year. In addition, between 1986 and 1988, the City has financially assisted the rehabilitation of approximately 300 units.

8.0 ENERGY CONSERVATION OPPORTUNITIES

As non-renewable energy resources have been progressively depleted and energy costs continue to rise, homeowners have become increasingly aware of energy conserving measures primarily as a means to offset and control the rising costs of fuel. While the use of alternative energy sources is most advantageous in developing new housing, there are numerous energy conserving measures which can be retrofitted onto existing and older housing which conserve the use of non-renewable fuels and save money. Some of the most readily available and feasible measures are briefly described below.

8.1 Insulation and Weatherproofing

Most older homes were built during times when there was little concern for the use of oil and natural gas for heating purposes. Additionally, the window and door opening fixtures were intended primarily for passage of light into the home. While many of these fixtures were designed to meet these basic requirements, minimal effort was expended to assure air-tight closures when both exterior doors and windows were closed. To conserve the heat generated by gas or oil fired heating units and minimize the heat loss ratio, older homes can be insulated in the attic space and exterior walls. Windows and exterior doors can also be fitted with air tight devices, caulking or other means to maximize heating and cooling efforts.

8.2 Natural Lighting

Daytime interior lighting costs can be significantly reduced or eliminated with the use of properly designed and located skylights. Skylights can be easily installed at reasonable expense in existing houses, thereby substantially reducing electricity costs and energy consumption.

8.3 Solar Energy

Solar energy is a practical, cost effective and environmentally sound way to heat and cool a home. In California, with its plentiful year-round sunshine, the potential uses of solar energy are numerous. With proper building designs, this resource provides for cooling in the summer and heating in the winter; it can also heat water for domestic use and swimming pools and generate electricity.

Unlike oil or natural gas, solar energy is an unlimited resource which will always be available. Once a solar system is installed, the only additional costs are for the maintenance or replacement of the system itself. The user is not subject to unpredictable fuel price increases. Moreover, solar energy can be utilized without any serious safety or environmental concerns.

Solar heating and cooling systems are of three general types: passive, active, or a combination thereof. In passive solar systems the building structure itself is designed to collect the sun's energy, then store and circulate the resulting heat similar to a green house. Passive buildings are typically designed with a southerly orientation to maximize solar exposure, and constructed with dense materials such as concrete or adobe to better absorb the heat. Properly placed windows and overhanging eaves also contribute to keeping a house cool.

Although passive systems generally maximize use of the sun's energy and are less costly to install, active systems have greater potential application to both cool and heat the house and provide hot water. This may mean lower energy costs for Bellflower residents presently dependent on conventional fuels. The City should also encourage the use of passive solar systems in new residential construction to improve energy efficiency for its citizens.

8.4 Water Conservation

Simple water conservation techniques can save a family thousands of gallons of water per year plus many dollars in water and associated energy consumption costs. Many plumbing products are now available which eliminate unnecessary water waste by restricting the volume of water flow from faucets, shower heads, and toilets. The use of plant materials in residential landscaping that are well adapted to the climate in the Bellflower area can also measurably contribute to water conservation by reducing the need for irrigation--much of which is often lost through evaporation.

A family can also save water by simply fixing dripping faucets and using water more conservatively. In addition, such conservation practices save on gas and electricity needed to heat water and the sewage system facilities needed to treat it. By encouraging residents to conserve water and retrofit existing plumbing fixtures with water saving devices, the City can greatly reduce its water consumption needs and expenses.

8.5 Energy Audits

The Southern California Edison Company provides energy audits to local residents on request. Many citizens are not aware of this program. The City can aid in expanding this program by supplying the public with pertinent information regarding the process including the appropriate contacts. Energy audits are extremely valuable in pinpointing specific areas in residences which are responsible for energy losses. The inspections also result in specific recommendations to remedy energy-inefficiency.

8.6 New Construction

The City of Bellflower will continue to require the incorporation of energy conserving appliances, fixtures and other devices into the design of new residential units. The City will also continue to review new subdivisions to ensure that each lot optimizes proper solar access and orientation to the extent possible. Additionally, the City should consider enacting an ordinance that prohibits property owners from obstructing the solar access of their neighbors. Two State laws enacted in 1978 (the Solar Rights Act and the Solar Shade Control Act) offer a variety of methods to preserve solar access. However, to date there has been no local enactment of this State enabling legislation.

9.0 POTENTIAL FUNDING MECHANISMS FOR HOUSING ACTIONS

9.1 FEDERAL PROGRAMS

9.1.1 Section 8 Existing

Under this program the Federal government assists lower income households so that they expend no more than 30 percent of their monthly income on decent, sanitary housing. Rental assistance payments that constitute the difference between 30 percent of the household's monthly income and the fair market rent for the unit under contract are made monthly to the property owner by local housing agencies. In order to be eligible for such assistance a household's annual income must not exceed 80 percent of the median family income for the Standard Metropolitan Statistical Area (SMSA) in which it resides. In order for a rental unit to qualify it must rent within fair market rents (FMR's) established by the Federal Department of Housing and Urban Development (HUD).

9.1.2 Section 8 Moderate Rehabilitation

Under this program housing assistance payment (HAP) contracts can be executed between local governments and participating property owners for units that have undergone moderate rehabilitation. Contracts can be executed for a five-year term, renewable for up to 15 years. Landlords are required to make a minimum investment of \$2,000 per unit for upgrading in structures containing 12 or fewer units, or \$1,000 per unit in structures having more than 12 units. Contract rents may be approved up to 120 percent of the fair market rents for the Section 8 Existing Program.

The Moderate Rehabilitation program, like other Section 8 programs, has no predesigned financing mechanism for owners. The local government would be expected to market the program to private lenders, as well as to owners. However, a city could provide financing through its Community Development Block Grant (CDBG) funds, if it so desired. In this manner, a city could "piggy-back" long-term Section 8 Moderate Rehabilitation HAP contracts with CDBG-funded rehabilitation loans.

9.1.2 Section 8 New Construction

This program is designed to develop new affordable housing for the elderly, the handicapped or lower income families. Sponsors of assisted housing under this program may be individuals, profit or nonprofit organizations or public housing agencies. Proposals are submitted directly to HUD by interested sponsors. When a proposal is accepted by HUD, a rental assistance contract is executed between HUD and the owner under which HUD agrees to make payments equivalent to the difference between 30 percent of an eligible household's monthly income and the fair market rent for the unit under contract. Such payments can be made for a specified term of up to 20 years, or up to 40 years for projects assisted by a loan or loan guarantee from a State or local agency. The Section 8 New Construction program does not provide construction financing, but the rental assistance contract can be pledged as security for financing.

9.1.4 Section 202

This program provides for long-term direct loans from HUD to private nonprofit sponsors to finance rental or cooperative housing facilities for elderly and handicapped persons. Households of one or more persons, the head of which is at least 62 years old or is handicapped, are eligible tenants. In tandem with construction financing, tenants may receive rental assistance from a national set-aside of Section 8 funds.

9.1.5 Section 106(b) - Seed Money Loans

Section 106(b) provides for interest-free seed money loans to non-profit sponsors to cover 80 percent of the preconstruction expenses in planning low- and moderate-income housing projects. At present the loans are being made only in connection with Section 202 loans for housing for the elderly and handicapped. The seed money is repaid from the permanent mortgage loan proceeds.

Eligible expenses include organization costs, legal, consultant, architectural, preliminary site engineering, application, and construction loan fees and site options.

9.1.6 Community Development Block Grant

Through the Community Development Block Grant (CDBG) program, HUD provides grants and loans to local governments for funding a wide range of community development activities. No local match is required.

A city can help to facilitate the construction of low- and moderate- income housing through the use of its Community Development Block Grant. For example, CDBG funds can be used to upgrade public works such as sewers needed to serve new residential construction. These funds could also be used for: 1) acquisition and disposition of real property, 2) public facilities and improvements, 3) slum clearance activities, 4) public services, 5) interim assistance, 6) payment of non-Federal share of a grant-in-aid program, 7) relocation, 8) removal of architectural barriers to the physically handicapped, and 9) privately-owned utilities.

CDBG assistance may also be used for the following rehabilitation and preservation activities: 1) rehabilitation of public residential structures, 2) modernization of public housing, 3) rehabilitation of private properties, 4) temporary relocation assistance, 5) code enforcement, and 6) historic preservation.

Except in limited circumstances, Community Development Block Grants may not be used for new construction of housing.

9.2 STATE PROGRAMS

9.2.1 California Housing Financing Agency (CHFA) - Direct Lending

Under this program, CHFA provides mortgage loans to profit-oriented developers, nonprofit sponsors and local housing agencies for the construction or rehabilitation of housing developments containing five or more units. The agency lends directly to the sponsor through its loan underwriting process. A project usually receives a loan from the agency accompanied by a commitment of rental assistance for all or a portion of the units. The rental assistance allocations are made by HUD under the Section 8 program but are administered by CHFA. The agency sells long-term tax exempt bonds to provide up to 40-year mortgage financing.

9.2.3 California Housing Finance Agency - Home Ownership and Home Improvement Loan (HOHI) Program

Under this program, local governments designate areas that are in need of rehabilitation and request CHFA financing for the purchase and/or rehabilitation of housing by low- and moderate income persons therein. Local lenders, in turn, purchase commitments from CHFA to originate and service loans in the designated areas. Loans are made by private lenders to owner occupants and, in some circumstances, to nonoccupant investors. These below market rate loans are insured and may be used for: 1) rehabilitation only, 2) purchase only, 3) purchase with rehabilitation; and 4) refinancing with rehabilitation. In order to qualify for a loan under this program, a household's annual income must not exceed 120 percent of the County median income.

9.2.3 California Self-Help Housing Program

The California Self-Help Housing Program (CSHHP), formerly the California Housing Advisory Service, provides grants and loans to local government agencies and nonprofit corporations that assist low- and moderate income families to build or rehabilitate their homes with their own labor. Mortgage and technical assistance funds are available. CSHHP technical assistance grants are used to cover the various administrative and training costs associated with the provision of technical assistance to self-help households. These services include: training and supervision of self-help builders; project planning; loan packaging and counseling services; and workshops. Mortgage assistance funds are used to reduce the cost of the self-help units.

9.2.4 Mobile Home Park Assistance Program

The Mobile Home Park Assistance Program (MPAP) provides financial and technical assistance to low income Mobile Home park residents or to organizations formed by park residents who wish to own and/or operate their Mobile Home parks. The technical assistance component of the program was established in 1983 by AB 1008 (McClintock). In 1984, SB 2240 (Seymour) established a revolving loan fund which added the financial assistance component to the program. MPAP loans bear a 7 percent interest rate per annum. Conversion loans must be repaid within three years. The repayment of blanket and individual loans may be scheduled for up to 30 years.

9.2.5 Farm Labor Housing Rehabilitation Loan Program

The Farm Labor Housing Rehabilitation Loan Program (FLHRLP) was established in 1986 to help meet the housing needs of agricultural employees in California through the rehabilitation of existing farm labor housing that is not in compliance with the Employee Housing Act. The Program, which became operational in 1987, provides up to 50 percent matching loan funds to owners of farm labor housing as defined in the Employee Housing Act. The maximum interest rate under the Program is 7 percent and payments may be deferred. The initial loan term is five years, and there is an option to extend for up to five years. Eligible expenses include site preparation, demolition and offsite work; architectural, engineering and other fee-related services in connection with the planning, execution or financing of the project materials and labor.

9.2.6 Emergency Shelter Program

The Emergency Shelter Program (ESP) provides direct grants to local government agencies and nonprofit corporations that shelter the homeless on an emergency basis. Eligible grant activities include: rehabilitation; expansion of existing facilities; site acquisition (lease/purchase of site and/or facility); equipment purchase; one-time rent to prevent eviction; vouchers; and administration costs (no more than 5 percent of any single grantee award). New construction is not an eligible program activity.

9.2.7 Special User Housing Rehabilitation Program

The Special User Housing Rehabilitation Program (SUHRP) was enacted in 1983 by SB 26 (Petrus) as an outgrowth of the Demonstration Housing Rehabilitation Program for the Elderly and Handicapped, which was established in 1979. The program utilizes a 3 percent, 30-year deferred payment loan, which provides up-front subsidies for the rehabilitation and/or acquisition of substandard housing. SUHRP funds may be used for acquisition and/or rehabilitation of: substandard apartments which will be occupied by the elderly; group residences and apartments which will be occupied by the physically, developmentally or mentally handicapped; and residential hotels, which will be occupied by low or very low income persons.

9.2.8 Predevelopment Loan Program

The Predevelopment Loan Program (PLP) provides 7 percent loans to local government agencies and nonprofit corporations. The loans can be used for a variety of predevelopment expenses incurred in securing the long term financing for the production or rehabilitation of subsidized low income housing in both rural and urban areas. Loan terms range from one to three years. Loan funds may be used to purchase land or land options; pay advance fees for architectural, engineering, consultant, and legal services or permits; pay bonding and applications fees; cover site preparation expenses (including water and sewer development) and other related costs. Loans are also made to eligible borrowers for land purchase to land bank sites for future development of low income housing.

9.2.9 Senior Citizens Shared Housing Program

The Senior Citizens Shared Housing Program (SCSH) provides grants to local government agencies and nonprofit corporations to assist seniors in finding others with whom they can share housing. Services funded by the grants include: outreach, information and referral, client counseling, placement and follow-up. The program results in reduced housing costs, prevention of premature institutionalization, efficient use of existing housing stock, and increased security and companionship for seniors.

9.2.10 Rental Housing Construction Program

A Rental Housing Construction Incentive Fund was established via the passage of AB 333 in October 1979. Under this program, the State Department of Housing and Community Development may make cash grants to CHFA or local governments to pay for all or a portion of the development costs associated with the construction of rental housing. In exchange for such assistance, a regulatory agreement would be executed with the property owner restricting a portion of the units for occupancy by lower income persons. The agreement would be in effect for 40 years.

As defined in the State Health and Safety Code, "development costs" means the aggregate of all costs incurred in connection with the construction of a rental housing development including: 1) the cost of land acquisition, whether by purchase or lease; 2) the cost of construction; 3) the cost of associated architectural, legal and accounting fees; and 4) the cost of related off-site improvements such as sewers, utilities and streets. These costs may be defrayed as they are incurred or an annuity trust fund may be established to reduce monthly debt service payments over the life of the regulatory agreement. In this respect, the program could operate similarly to the Federal Section 8 program. In order to be eligible for assistance, a rental housing development must contain at least five units and not less than 30 percent of the units shall be reserved for lower income households.

9.2.11 Deferred Payment Rehabilitation Loans

Established by the passage of SB 966 (Marks), Chapter 884 of 1978, and authorized in Health and Safety Code Section 50660, the Deferred-Payment Housing Rehabilitation Loan Program was designed to assist cities and counties with the rehabilitation of housing for low and moderate income households. With the passage of AB 333 (Hughes), Chapter 1043 of 1979, and SB 229 (Roberti), Chapter 1042 of 1979 (in September 1979), the program was expanded to include local public entities other than cities and counties and nonprofit corporations that operate housing rehabilitation programs with Federal rehabilitation funds. Loans are made to public entities and nonprofit corporations that will, in turn, lend the funds to eligible property owners in the form of 3 percent interest, deferred-payment loans.

In order for a local public entity or nonprofit corporation to be eligible for loan funds from this program, it must have an operating rehabilitation program. Acceptable rehabilitation programs are outlined in the program regulations.

Generally, eligible borrowers are low- or moderate-income owner- occupants of one- to four-unit properties and nonowner-occupants of rental properties.

Loans are made to borrowers at 3 percent interest and must be repaid at the end of five years or upon the sale or transfer of the property, whichever comes first. Loans may be extended for additional five-year periods if owner-occupants are unable to repay the loans or, in the case of rental properties, if low-income tenants continue to benefit. There is no five-year repayment requirement on loans made to elderly owner-occupants. Local public entities/nonprofits repay the State at 3 percent interest upon collection from property owners.

9.3 LOCAL PROGRAMS

9.3.1 Marks-Foran Residential Rehabilitation Act

The Marks-Foran Act authorizes cities, counties, housing authorities and redevelopment agencies to issue tax-exempt revenue bonds to finance residential rehabilitation. Under Marks-Foran, loans are made in areas designated for residential rehabilitation through a formal public hearing process. The community must make a commitment to enforce rehabilitation standards on 95 percent of the structures in the rehabilitation area and to provide the public improvements necessary to support rehabilitation.

Marks-Foran rehabilitation loans can be made for terms much longer than conventional loans (up to 40 years), bringing the cost within the reach of low and moderate-income residents. The loans may be made in any amount up to a maximum of \$35,000 per unit, or 95 percent of the anticipated value of the property after rehabilitation.

Marks-Foran loans are made through qualified lenders and must be insured. Loans and insurance may be by private mortgage insurers as well as FHA, the California Housing Finance Agency, or a local agency using Community Development Block Grant Funds.

SB 170 (Marks), 1979, expanded the activities eligible for financing under the Marks-Foran Residential Rehabilitation Act to include the construction of new infill housing for low- and moderate-income persons where it has been included in the adopted rehabilitation program plan, and acquisition of real property for rehabilitation, or property which has recently been rehabilitated. No more than 35 percent of the aggregate principal amount of all loans made in a rehabilitation area can be used for these purposes.

9.3.2 AB 1151 - Density Bonuses and Other Incentives

This legislation, which was enacted in October 1979, added Chapter 4.3 to the California Government Code requiring local governments to offer either density bonuses or other incentives to developers, who agree to construct either: 1) 25 percent of the total units in a housing development for low- and moderate- income persons, or 2) 10 percent of the total units of a housing development for lower-income households, or 3) 50 percent of the total dwelling units of a housing

development for qualifying residents. This density bonus shall apply to housing developments consisting of (5) five or more dwelling units. If a density bonus is granted, it must be at least 25 percent above the present allowable zoning. In lieu of a density bonus, a local government must provide at least two other incentives, limited only by the creativity of local officials. Incentives suggested in the legislation include: 1) exemption from park dedication requirements and the payment of fees in lieu thereof; 2) City construction of public improvements appurtenant to the proposed housing development; 3) local write-down of land costs; and 4) exemption from any provision of local ordinances which may cause an indirect increase in the cost of the units to be developed.

If the local government offers a direct financial contribution to a housing development through subsidization of infrastructure, land, or construction costs, steps must be taken to assure the availability of the low- and moderate-income units for 30 years.

9.3.3 AB 655 - Multi-Family Bond Program

The County of Los Angeles, Community Development Commission has implemented a tax-exempt revenue bond program for new multi-family rental housing. The purpose of the program is to increase the supply of rental housing in the County and provide at least 20 percent of the units as affordable housing for low-to-moderate income residents.

The program utilizes tax-exempt revenue bonds issued by the County under AB 665. The bonds do not involve any pledge of County revenues, taxes, or assets.

Bonds are issued for projects which (a) meet program requirements, (b) are located in the unincorporated areas of the County or in the incorporated areas with approval by both the City and the County and the execution of a "Cooperative Agreement", (c) have the commitment fee paid by the developer, and (d) have necessary credit support from a private lender.

Permanent financing is currently being provided by the Federal National Mortgage Association (FNMA). Loans are amortized for 30 years and are due 12 years after the sale of bonds. Effective loan rates are anticipated to be between 10.5 percent and 11 percent. However, actual loan rates will depend upon market conditions at the time of bond sale.

Construction financing may be either conventional or funded with bond proceeds if FNMA is provided with an unconditional irrevocable Letter of Credit which meets its requirements. Permanent loans must be originated and serviced by a FNMA approved multi-family lender.

9.3.4 Mortgage Revenue Bonds

Mortgage revenue bonds (MRB's) are issued by cities and counties, housing authorities, redevelopment agencies and State agencies such as the California Housing Finance Agency, to support the development of multi-family or single-family housing for low- and moderate-income households. MRB's enable the issuer

(localities, housing authorities, etc.) to offer low-interest mortgage loans increasing ownership opportunities for households who have difficulty obtaining conventional financing.

MRB's for single-family housing are issued to finance the purchase or rehabilitation of owner occupied homes. Proceeds from the bond sales are used to make mortgage or rehabilitation loans to qualified low- or moderate-income home buyers. The bonds are serviced and repaid from the mortgage payments made by the property owners.

Multi-family MRB's are used to finance construction and mortgage loans as well as capital improvements for multi-family housing. Federal law requires that 20 percent of the total units in an assisted project be reserved for lower income households (80 percent of median income).



APPENDIX "A"

CORRESPONDENCE RECEIVED DURING PREPARATION OF DRAFT HOUSING ELEMENT